Federal, State, and Local Responsibilities Under the NFIP, Is Your Community Compliant?
OFMA Annual Conference September 19-21, 2016

As Vice Chair, I welcome and encourage you to attend our 2016 Annual Conference to be held in Tulsa, Oklahoma at the Tulsa Southern Hills Marriott Hotel on September 19-21, 2016. Pre-registration is already available on the OFMA website.

Our Theme this year is “Federal, State, and Local Responsibilities under the NFIP, Is your Community Compliant?” The call for papers has been out for a few weeks and we encourage your participation as spots are filling quickly. Just email me your title and we will find a slot for you. We have some unique presentations planned!!

We will have a field tour this year - “A Gathering Place for Tulsa” - which is under construction now and the first phase will be open in the fall of 2017. This will be one, if not the greatest, parks in the world when it is complete. We will do a “construction tour” by transport “bus” through the park construction area. I encourage you to go on-line and read about the project. We will focus on the H/H and floodplain, LOMC, and permitting aspects as we do the tour, but you will just enjoy of magnitude and beauty of the Project as it comes to life before your very eyes.

For those companies that wish to be sponsors, we have a number of opportunities. Letters will have gone out by the time this article is published, so please think about how you desire to support the OFMA Annual Conference.

We are also going to have our “first-ever” Silent Auction during the conference to raise funds for scholarships - our college student program and for our Floodplain Administrators who, due to budget issues, may not be otherwise able to attend our Annual Conference. If you have sponsorship donations for auction, similar to what ASFPM does each year at the national conference, please contact Kasie Stambaugh, CFM, our OFMA secretary at (405) 702-5164 or kasie.stambaugh@deq.ok.gov. Any donations are welcome, and are tax deductible as OFMA is a 501C3 entity.

We look forward to seeing you at the Annual Conference in September. We’ll bring back some other ideas from the ASFPM conference in Grand Rapids in a couple of weeks.
WORDS FROM THE CHAIR, BY MONICA CARDIN, CFM, CCEA

I wanted to begin by saying that the state of OFMA is good. I had the pleasure of attending the Spring CAP meeting in Denton, Texas on May 25-May 26, 2016 with Bill Smith, P.E., CFM, HISINC., OFMA Vice Chair. The goals of the CAP meeting included discussing each of the state associations’ successes and struggles. As I sat through the presentations, I heard the same concerns’ that the Board expresses, but I also heard - many times over - “How does OFMA do it?” That is exactly my point - How do we do it?

OFMA has a very active and dedicated membership and Board of Directors. We are lucky to have such a large and knowledgeable membership. Furthermore, we are also a very vocal and passionate organization. I believe that you have to have the education, dedication and passion to achieve what OFMA has achieved. Not every association has a statewide billboard campaign and we are the only state chapter to have a Disaster Response Team. FEMA Region VI emphasized that they really wanted the other associations to develop an OFMA-like DRT. It was not only encouraged, but highly emphasized that it would be funded. OFMA has set the standard! While OFMA is an example to other associations, I believe that we can still do more.

During CAP, all the associations highlighted that they felt their outreach efforts were missing a critical population - the adults. Each state has a calendar contest and Oklahoma and Texas have developed specialized outreach materials like coloring books and trinkets, all designed to teach school aged children about flood safety. OFMA members (with special recognition to the hard work by John Harrington, Max Boothe and Todd McLellan) are making good use of the 3-D model, but again, these events tend to be science fairs and other events aimed at a younger audience. OFMA has attempted to reach the adult audience in a number of ways. Our billboard campaign during major rain events and flood awareness month reaches tens of thousands of drivers, mandatory training helps educate school bus drivers and inclusion of flood information in the drivers manual and driving test does reinforce the message, but what else could be done? . Tom Leatherbee and I have used the 3-D model to educate our Planning Commission on floodplain and stormwater management. But what else? A new barricade law was passed this year, thanks to the efforts of Pittsburg County officials (and OFMA members). How can we help to publicize this new law? How can our outreach grow to include topics like retrofitting and flood insurance?

OFMA does an excellent job of educating its membership on possible legislative changes that might impact floodplain management. We also educate our legislators well. Our legislative efforts are highly sought after by other associations. It was continually stated at CAP that they want to know how we do it. We just have the right and best volunteers in the right place at the right time. The other associations have not been able to get the membership as engaged as OFMA has. When asked about our Annual Legislative Reception, I explained that it was a catered event and all Capitol staff, including the custodians, pages, security guards and, the sergeant of arms staff are invited to attend. OFMA welcomes all who attend, including members of other groups holding events at the Capitol that day. We advocate for sound floodplain management to anyone who will listen. Other chapters narrow their audience, which I believe is a cause of their struggles in the legislative arena.

As I stated in the opening, the state of OFMA is good. Can we learn from other associations? Yes. For example, the Arkansas association held a successful silent auction during their Annual Conference. At their next conference, they are foregoing tours and instead will be hosting a geo-caching game related to floodplain. That is a fantastic idea and I cannot wait to hear the results of that endeavor. Part of the reason we spend the money to attend CAP meetings and take the time to participate in ASFPM conference calls is to learn from what others are doing.

The Board has much work to complete. There are several on-going projects that need help. When completed and fully deployed, these projects could not only help us reach more targeted audiences, but continue to set OFMA apart from other chapters. The Board also must continue to evaluate ongoing projects to determine the best way to allocate our resources, especially in the current statewide fiscal crisis.

For example, the Board decided to retire (at least temporarily) the ubiquitous OFMA bumper stickers. The purchase of TADD low water crossing signs is a much better use of OFMA monies and it truly benefits our communities and our citizens. Since Federal and State money for a run of signs was unavailable this year, OFMA was able to reallocate resources in order to fabricate more signs to meet the large demand from member communities. In more than one case, OFMA-provided TADD signs were seen during recent news coverage of flooded low-water crossings.

(Continued on page 15)
Greetings OFMA members! Can you believe it’s been one year since record floods resulted in FEMA DR-4222? Time flies when you’re having fun! FEMA recently locked in the mitigation funds for DR-4222 at $12 million. Project applications are assigned to the disaster, and all funds will be utilized. Some of the project types include school safe rooms, acquisition and demolition of flood-prone properties, warning systems, generators, and hazard mitigation plans.

The application process for Hazard Mitigation funds remains the same: Submit a Notice of Intent to our office (available on our website), complete the project application, wait for funding. Applications are submitted to FEMA in the order they are received, contingent on the amount of funding available. As always eligible sub-applicants include state and local governments, tribal entities, and certain private non-profit organizations.

If there was ever a time to get in line for future funding opportunities, the time is now! Funding is not yet locked in for the November winter storms and flooding (DR-4247) or the December winter storms and flooding (DR-4256), and although we have enough projects applications in line for funding, the amount of funding available may increase. Besides, it is never too early to start thinking about Preliminary Disaster Mitigation (PDM) and Flood Mitigation Assistance (FMA). Be sure your hazard mitigation plan is up to date if you want to remain eligible for funds.

Speaking of hazard mitigation planning, you may have heard things are changing. Let me assure you the changes are for the better. With the help of FEMA Region VI, we have been able to convert a county HM plan from several hundred pages to only 61 pages! We are excited to help other counties update their plans as well. Aside from myself, there are four planners at OEM ready and willing to provide technical assistance. We are working on a strategic plan to fulfill requests promptly. If you need information about the status of your hazard mitigation plan, I encourage you to contact your local emergency management office, and always feel free to contact me with any questions. If you are interested in learning more, information will be presented at the Oklahoma Emergency Management Conference August 16-18, 2016 in Norman; and at the OFMA Fall Conference.

I’ll close with this: Please take the time to contact your local emergency manager and make that connection. You will begin to see some new faces from OEM at OFMA workshops, conferences, and training courses to help explain the role of our agency pre- and post-disaster. Flooding is the number one hazard in Oklahoma. It is imperative we continue to build partnerships to help reduce the impacts from future flooding events.

INFORMATION ON THE HAZARD MITIGATION ASSISTANCE PROGRAMS

Hazard Mitigation Grant Program (HMGP) https://www.fema.gov/hazard-mitigation-grant-program.

Flood Mitigation Assistance Grant Program (FMA) https://www.fema.gov/flood-mitigation-assistance-grant-program

Pre-Disaster Mitigation Grant Program (PDM) https://www.fema.gov/pre-disaster-mitigation-grant-program
Sine Die Wrap Up

The 2nd Regular Session of the 55th Legislature has adjourned Sine Die, bringing a close to a session that was largely marked by bitter debate over social issues and behind-the-scenes deals to try to close a large budget deficit.

OFMA began the session monitoring nine bills that had the potential to impact floodplain management. Toward the end of the session, only two remained under consideration.

**HB 2249** by Rep. Renegar passed both houses and was signed by the Governor. This bill strengthens the penalties for driving around a barricade and makes drivers responsible for all costs of rescue or recovery. The maximum fine increases if a child is in the car and jail time is also possible. OFMA provided information about flood safety and Turn Around Don’t Drown to the bill author and a number of other representatives. The law took effect on June 6th.

**SB 1405** by Sen. Newberry was not approved in the House after passing unanimously in the Senate. This bill would have banned county collection of fees related to flood determinations. OFMA provided information about flood determinations and floodplain management permitting to various lawmakers in an effort to warn about the possible unintended consequences of this bill.

Federal Update - HR 2901 (Private Flood Insurance)

Congress is continuing efforts to promote private flood insurance as an alternative to the NFIP. HR 2901 has passed the House and been sent to the Senate, where it will be heard in the Senate Banking Committee. Many onlookers are concerned about this potential impacts of this bill because it may empower state Departments of Insurance to have an expanded role in determining the acceptability of flood insurance policy forms, coverages, limits, deductibles, etc., leading to possible erosion of the mandatory purchase requirement and/or loss of standardization of requirements throughout the industry. We will continue to monitor this bill along with our partners at ASFPM and elsewhere.

Clarification Requested - Impact of Oil and Gas Laws on Mitigation Funding

Recent guidance for current year mitigation funding opportunities has raised questions about the eligibility of Oklahoma communities (particularly for acquisition projects) due to state laws prohibiting municipal regulation of oil and gas operations and production. OFMA has forwarded that question to Region VI mitigation staff for further clarification.

Right to Farm

We continue to watch developments in the brewing media battle over State Question 777, commonly known as Right to Farm. If approved by voters this fall, this Constitutional Amendment could effectively prohibit all sorts of land use regulations, which could impact floodplain management and the State’s continuing eligibility to participate in the National Flood Insurance Program.

As always, if you have any questions or concerns about legislative matters, please do not hesitate to contact Tom Leatherbee at legislative@okflood.org.

IN OTHER NEWS: TELL US SOMETHING GOOD, BAD OR UGLY! MONICA CARDIN, CFM, CCEA

Congratulations to Gavin Brady, CFM, Region 2 Representative on his new title “Grandpa Gavin!” His oldest daughter delivered a healthy baby Emma on May 29, 2016 in Houston, Texas. The very happy grandfather has made several trips to see his new pride and joy and plans to make many more in the future. Brady joined Utley and Associates on May 1, 2016. His major responsibilities are program management and marketing, though he will continue to serve on the OFMA Board and assist with the Annual Awards Banquet in September.

Congratulations to Jeff Bigby, P.E., CFM, Stormwater Manager, City of Broken Arrow for his appointment on March 28, 2016 to serve as the Acting Director of Engineering and Construction for the City. Bigby intends to continue on with his Stormwater Manager and FPA duties once the permanent Director of Engineering is hired.

Congratulations to Jennifer Santino, CFM, City of McAlester, OFMA Region 3 Representative on her appointment as the Floodplain Administrator for the City of McAlester on April 12, 2016.
NOTES FROM THE NFIP STATE COORDINATOR, BY MATT ROLLINS, CFM, OKLAHOMA WATER RESOURCES BOARD, NFIP STATE COORDINATOR

Hello all, I hope this newsletter finds you in good spirits and health. As we watch the events unfold in Louisiana and Texas this year with flooding, Congress has begun to review the NFIP re-authorization in 2017. Several industry group and associations have begun to weigh in on ideas and practices to allow the NFIP to become more solvent, enhancing coverage, private industry involvement and long term floodplain management. There are many ideas, some easy, some controversial, and others are definitely interesting on potential changes. With overall Flood Insurance requests to the NFIP declining, community outreach is still one of the main tools that will allow a community to become more resilient. We as community leaders and representatives need to be involved with the discussions regarding the NFIP re-authorization, for we are at the forefront of floodplain management.

The Cooperative Technical Partnership continues to work with FEMA Region VI in conducting Discovery Meetings in our selected watersheds. FEMA, OWRB and Meshek & Associates staff have conducted Discoveries in the Little River and Deep Fork River Watersheds in April and June respectively. With Tribal and Local community participation, we are working diligently to identify follow on projects for next year those and other Discovered watersheds. If you are interested in submitting a potential project or have any questions on the CTP program, feel free to contact OWRB.

DRT CORNER, BY W. B. “BILL” SMITH, PE, CFM, VICE-CHAIR, OFMA DRT COORDINATOR

As summer is now upon us some of the state was impacted by the spring rains, and some were not; but we did not have the disastrous and deadly flooding that was experienced by our companions in Texas. The forecast is now for La Nina to take over and we are projected to have a cooler than normal and about normal rain pattern through the fall. Be thinking about the Fall 2016 and Spring 2017 rains and if you have the opportunity and funds, do maintenance on your stormwater systems.

We continue to promote the DRT at various conferences throughout the State, in other states, and at FEMA. As a result of persistent efforts, FEMA Region VI is now actively promoting other Floodplain Associations in the region to develop similar Disaster Response Teams. I have now been to Louisiana four times and they have found a “champion” to lead the cause so I am working with their association to move forward. We are also working on a national basis through ASFPM to promote the use of the DRT concept.

We continue to encourage communities to pre-sign for response support, so if your community has not done so, this is a great time to sign-up. We are also developing a “DRT” - Drone Support Team that will also be distributed throughout the state and available to rapidly deploy to document flooding conditions as they are occurring to obtain valuable information for limits of flooding and to assist State and Local Emergency Management with visual observations for rescue and/or recovery operations.

Our OFMA DRT Team is ready, and equipped for the next time Oklahoma is threatened by flooding or other natural disaster in a Special Flood Hazard Area.
Many remember the passage of HB 1232, effective May 18, 2011, that added the red highlighted text below to Section 11-1302 of Title 47. In 2011 the award for Public Official of the Year went to Mayor Jimmy Tramel from Pryor, who has long been an advocate for floodplain management. Working with the Department of Public Safety and OFMA’s Education and Outreach Committee, Mayor Tramel led the charge for a barricade law that gives police the ability to ticket motorists who ignore the warnings to “TURN AROUND DON’T DROWN” and requiring reimbursement for those expenses involved in rescuing those violators.

This year an amendment to Title 47, Chapter 11, Section 11-1302 was championed by Kevin Enloe, Director of Pittsburg County Emergency Management. HB 2249 strengthens the law and carries forward with the push made by Mayor Trammel, and strongly supported by OFMA. HB 2249, authored by Representative Renegar (District 17), was passed on 5/24/16 and signed by the Governor on 5/27/16. It adds a subsection H to the bill. The bill in its entirety is shown below with the newly amended text highlighted in blue.

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Title 47. Motor Vehicles
Chapter 11 - Rules of the Road
Section 11-1302 - Temporary Highway Closings - Flooded Highways or Maintenance and Construction Zones

A. The Department of Transportation and any county or city in this state through their respective governing bodies are hereby authorized to close any highway or section thereof, within their respective jurisdiction, to traffic while the highway is flooded or under repair, maintenance or construction and, in exercising the authority, shall erect or cause to be erected traffic-control devices and barricades to warn and notify the public that the highway has been closed to traffic.

B. When any highway has been closed to traffic under the provisions of subsection A of this section and traffic-control devices or barricades have been erected, it shall be unlawful for any person to drive any vehicle through, under, over, or around the traffic-control devices or barricades, or otherwise to enter the closed area. The provisions of this subsection shall not apply to persons while engaged in the construction, maintenance and repair of the highway or to persons entering therein for the protection of lives or property; provided, that persons having their places of residence or places of business within the closed area may travel, when possible to do so, through the area at their own risk.

C. Whenever construction, repair and maintenance of any highway is being performed under traffic, the governing body having jurisdiction over the highway shall erect, or cause to be erected, traffic-control devices to warn and guide the public. Each person using the highway shall obey all signs, signals, markings, flagmen or other traffic-control devices which are placed to regulate, control, and guide traffic through the construction or maintenance area. As used in this subsection, “construction or maintenance area” means any area upon or around any highway that is visibly marked as an area where construction, repair, and maintenance is temporarily occurring. The construction or maintenance area also includes the lanes of highway leading up to the area upon which an activity described in this

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section is being performed, beginning at the point where properly posted traffic-control devices start to warn and guide the public into and through the construction or maintenance including, but not limited to, instructions to merge from one lane into another lane, to reduce speed, or to follow directions of flagmen.

D. The “Merge Now” traffic-control device that is used to warn and guide the public using the highway to merge, shall be located no greater than one (1) mile nor less than one thousand five hundred (1,500) feet in advance of the highway construction or maintenance area. Whenever any traffic-control device requires traffic to merge due to the closure of a section or lane of highway, the merge shall be completed:

1. As soon as practicable after passing the traffic-control device; and
2. Without passing any other traffic proceeding in the same direction.

E. No person shall remove, change, modify, deface or alter any traffic-control device or barricade which has been erected on any highway under the provisions of this article.

F. Nothing in this article shall relieve the state or any of its subdivisions or their contractors, agents, servants or employees from liability for failure to perform any of the duties imposed herein.

G. Any person who violates any provision of this article shall be guilty of a misdemeanor and upon conviction thereof shall be subject to a fine of not less than One Hundred Dollars ($100.00) nor more than One Thousand Dollars ($1,000.00) or imprisonment in the county jail not to exceed thirty (30) days, or both such fine and imprisonment, and shall be liable for any damage to property, or injury to or death to persons caused by the violations. In addition, the court may order restitution in an amount equal to the actual costs of the emergency response and repair or replacement of any damaged or lost emergency equipment.

H. When any section of a highway, turnpike, county road or city street has been closed to traffic due to flooding that is ongoing and traffic-control devices or barricades have been erected by law enforcement or other government officials with authority over traffic control, it shall be unlawful for any person to tear down, damage or remove any traffic-control devices or barricades or drive any vehicle through, under, over or around the traffic-control devices or barricades, or otherwise to enter the closed area. Any person who violates the provisions of this subsection shall, upon conviction, be guilty of a misdemeanor punishable by a fine of not less than One Hundred Dollars ($100.00) nor more than One Thousand Dollars ($1,000.00). The person shall be guilty of a misdemeanor punishable by a fine of not less than One Hundred Dollars ($100.00) nor more than Two Thousand Five Hundred Dollars ($2,500.00) and imprisonment in the county jail for not more than one (1) year if the operator of the motor vehicle was transporting a person eighteen (18) years of age or younger at the time of the violation.

Persons convicted pursuant to the provisions of this subsection shall be ordered to pay restitution in an amount equal to the actual costs of the emergency response and repair or replacement of any damaged or lost emergency equipment. In addition, the person shall be liable for any damage to property or injury or death to persons caused by the violation.

Thanks to Kevin Enloe, Representative Renegar and all those who supported this effort and OFMA mission’s to “Save lives and reduce property loss from floods”.
The Disaster DR-4222 incident period continued from May 5, 2015 to June 19, 2015 which encompassed continuous rainfall across the state of Oklahoma resulting in cumulative levels of flooding exceeding the 1000 year modeling. The results of the massive flooding events produced the widespread opportunity to collect and utilize documented High Water Marks left behind once the flooding water receded. We have now compiled a “Framework” for immediate readiness deployment in gathering the fragile High Water Mark data collection for the next flooding event to our state. The success of the Oklahoma project has launched an effort to utilize the Oklahoma framework, procedures, training techniques and current technology within all the states of FEMA Region VI. The map below shows locations for the 800+ High Water Marks gathered as part of the project.

Field experience, efficient project management and an understanding of Hydrology and Hydraulics modeling for our state’s watersheds aided in the coordination efforts necessary to utilize the expertise of FEMA - Region VI, Oklahoma Water Resources Board (OWRB), National Oceanic & Atmospheric Administration (NOAA) and the Army Corps of Engineers (USACE) in order to capture the High Water Mark data. Various aspects utilized to determine the collection zones included specific equipment used; information necessary for formulating teams deployed; Hazus Insurance Hot Spot Mapping; Stream Gage Data determination; MICA System Real Time Data consolidation portals; Analog Peak precipitation, cfs, and stream staging graphs; quality training and guidance for personnel, as well as photographic flooding history throughout the collection areas.

We were able to produce final products derived from the High Water Mark data to include County Mapping Books; Inundation Mapping copulated from the HWM coordinates captured and FEMA Geoplatform Publishing of the mapping generated with tabular data. Current LIDAR imagery was used to aid the development of the Depth Grids and Inundation Mapping. HWM data will also be utilized for future modeling in the CTP (Community Technical Partners) program towards the development of BLE (Base Level Engineering) maps, a “Non-Regulated” product. These mapping components will assist community planning and aid in visualizing local “Hot-Spot” indicators which subsequently will lead towards refining local mapping to a D-Firm model, a “Regulated” product.

The electronic product derived from the HWM project and the associated tabular and photographic history may be viewed on the OWRB Website/Floodplain Management/High Water Mark Project/GIS info or non GIS info.

DR-4222 allowed us to gain the knowledge for our state and acquire the procedures learned from a historic event, components utilized.
DISASTER HIGH WATER MARK COLLECTION HERE AND BEYOND...WHAT WE LEARNED, CONTINUED

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lessons learned and the future possibilities for proven valuable resources when faced with a flooding disaster within our home state, ultimately saving lives and property. I received the honor to share the project’s success at our national conference in Grand Rapids, Michigan on June 22, 2016 by ASFPM (Association of State Floodplain Managers) when my paper was accepted. I will represent Oklahoma, OWRB, and our State Association, OFMA (Oklahoma Floodplain Managers Association) with the project details and lessons learned to utilize and implement across the nation.

High Water Marks...Inundation Mapping

High Water Marks...to Verify Mapping and Models

DISASTER HIGH WATER MARK COLLECTION HERE AND BEYOND...WHAT WE LEARNED, CONTINUED

CRS WEBINAR SERIES — FROM WWW.CRSRESOURCES.ORG/TRAINING

The CRS Webinar Series provides training opportunities to communities that are not yet participating in the Community Rating System or local government staff that are new to the CRS, and to local government staff with experience in the CRS. The Series includes basic introductory sessions and more advanced topics, most averaging about an hour in length.

Community Rating System (CRS) training opportunities are offered throughout the year at the Federal Emergency Management Agency’s (FEMA’s) Emergency Management Institute (EMI) and at field-deployed locations. New CRS coordinators are encouraged to attend the 4-day CRS class (E278). The course is free, and travel expenses are covered for those accepted to the EMI. Click here for course information and schedules (download the schedule and search for E278).

All classes 1:00 pm Eastern/10:00 am Pacific. Go to http://www.crsresources.org/training to register.

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FLOOD INSURANCE MANUAL HAS BEEN UPDATED

FEMA has revised the NFIP Flood Insurance Manual with program changes that became effective April 1, 2016. Significant revisions include the following:

- Further guidance for determining building occupancy (GR, APP, PRP, and NM Sections).
- Revised definition for business buildings (GR, APP, PRP, NM, and DEF Sections).
- Clarifications to Reduction of Coverage Limits or Reformation (GR and MPPP Sections).
- Additional instructions for NFIP application forms (APP, PRP, NM, and END Sections).
- Revised rates and premium tables for policies written or renewed on or after April 1, 2016 (RATE, CONDO, PRP, and NM Sections).
- Increased to the Federal Policy Fee for all policies and increase to the Reserve Fund Assessment for Preferred Risk Policies (RATE, CONDO, PRP, and NM Sections).
- Guidance on the elimination of subsidies for certain Pre-FIRM properties with policies that lapse and are reinstated (RATE and CONDO Sections).
- Additional instructions for Pre-FIRM buildings that have been substantially improved on or after April 1, 2015 (APP, RATE, and CONDO Sections).
- Revised claims section to outline key aspects of the claims process (CL Section).
- Reformatted policy forms (Policy Section).
- Additional clarifications for the Cancellation/Nullification rules (CN Section).
- Updates to the Community Rating System Eligible Communities list (CRS Section).
- Updates to the Definitions, Table of Contents, and Index.

Additional information is available at:
To print a copy go to: http://www.fema.gov/media-library/assets/documents/115549

FEMA STATE–SPECIFIC TRAINING OPPORTUNITIES:

Arkansas
https://www.arkansasfloods.org/
L0278: National Flood Insurance Program/Community Rating System
8/15/2016 8/18/2016 Texarkana, AR
- in coordination with the Arkansas Natural Resources Commission and the Arkansas Floodplain Management Association (see article on page 6)

Texas
http://www.tfma.org/events/event_list.asp
G273 Managing Floodplain Development through the National Flood Insurance Program, 6/20/2016 to 6/24/2016, Pasadena, Texas
L284 Advanced Floodplain Management, 8/1/2016 to 8/4/2016, San Antonio, TX

Hey Youth Leaders!
Trying to find something different to do with a youth group or Boy/ Girl Scout troop this summer? Try Traveling Trunks!
Contact:
Beth Wilhelm, EI, CFM
Floodplain Management Specialist
Planning and Management Division
Oklahoma Water Resources Board
405-530-8839
Beth.wilhelm@owrb.ok.gov

Changes to the Mandatory Purchase Provision could have Significant Impacts. Listening to some, a bill affecting private flood insurance being rushed through Congress seems innocent enough (HR 2901 and its companion bill in the Senate is S 1679). One insurance industry representative told me, “it only implements what was intended in recent NFIP reforms.” To other proponents, including some members of Congress, the lure of cheaper flood insurance rates is the chief benefit. And others think it would reduce taxpayer exposure by avoiding exposing the NFIP to future multibillion debt. Seems great, right?

Concerns have begun to crop up recently, not only from other organizations, but also from ASFPM members. As a result, we have dug into the bill and talked to experts, former insurance commissioners, lenders and others to examine the potential impacts. The responses range from concern to dismay. I had one very well respected industry colleague tell me that it will “absolutely gut the NFIP.” From my own analysis, it is clear that there was no consideration of the other elements of the NFIP and how the program holistically reduces flood risk in the country (anybody remember the FEMA statistic how the adoption and enforcement of floodplain management standards saves over $1.7 billion in avoided damage annually?).

What problems does the bill try to address?

One current problem identified by the insurance and lending industries is that today, private policies are not portable— in other words they don’t count towards continuous coverage if a person switches from an NFIP policy to private policy back to an NFIP policy. Two paragraphs on the 11th page of the bill fixes this issue.

Another longstanding problem that the bill tries to address is the responsibility for determining what is an acceptable private sector policy to meet the NFIP’s mandatory purchase requirement? Currently, the responsibility for this determination rests with federal banking regulators. Yet, the regulators have never really stepped up to do it. This has been a frustration for decades and it was made worse when FEMA decided in 2013 that it was not in their authority to even provide guidance on the mandatory purchase provisions (who remembers the mandatory purchase guidelines FEMA used to produce?). There was hope that this problem would be addressed when, also in 2013, all of the federal lending regulators issued a joint advanced notice of proposed rulemaking establishing requirements with respect to the acceptance of private flood insurance coverage. However, a final rule has never been published. This bill delegates the determination of an acceptable private policy to the 50 states. The 10th page fixes this issue.

What, then are the other provisions of this bill about? This is where it gets interesting. There are three notable items.

First is a requirement that ties the hands of federal agency lenders (including Government-Sponsored Enterprises (GSEs) like Fannie Mae or Freddie Mac, as well as direct federal lenders such as the Department of Agriculture and Veterans Administration) by stating what they “shall accept” in terms of private flood coverage in lieu of an NFIP policy. This will result in the requirement to accept policies that are not equivalent to the NFIP. These federal agency lenders would have no flexibility and would be subject to state requirements.

Second are limits on what a state insurance department can regulate in terms of a private flood policy. Proponents of the bill point out that this merely transfers the responsibility of oversight to the states. However, other limits in the bill significantly restrict what and how the states will provide oversight.

Third is the elimination of anything that requires a private policy to be equivalent with the NFIP, with one exception: private policies must have at least the same overall coverage amount of the mandatory purchase requirement. Eliminating real equivalence means no requirement to provide increased Cost of Compliance coverage, no limits on deductibles and no limits on exclusions. What’s so bad about that? Let’s say a property owner is paying a premium of $2,000. Under this bill, a private policy might be offered for $500/year. Sounds good, right? What if that policy also carried a $25,000 deductible? And, what if that policy excluded some of the coverage otherwise found in an NFIP policy? What if the policy holder cannot afford the deductible after the disaster? What about costs to elevate the house to current codes? Will the property owner just walk away from the property? Who

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The Arkansas Natural Resources Commission (ANRC) is pleased to sponsor a 4-day training course for the National Flood Insurance Program’s Community Rating System (CRS). This is the same class that is conducted at the Emergency Management Institute in Emmitsburg, MD. We are pleased that Arkansas was chosen to hold a field deployed version of this class in 2016.

About CRS — The Community Rating System (CRS) is a nationwide initiative of FEMA’s National Flood Insurance Program (NFIP). The CRS recognizes and encourages community floodplain management activities that exceed the minimum NFIP standards. Participation in CRS lowers flood insurance premium rates for policyholders within your community. CRS floodplain management activities enhance public safety, reduce damages to property and public infrastructure, avoid economic disruption and losses, reduce human suffering, and protect the environment. Participating in the CRS provides an incentive to maintain and improve your community’s overall floodplain management program.

Course Description — The course describes activities eligible for credit under the 2013 CRS Coordinator’s Manual, how a community applies, and how a community modifies an application to improve its classification. The CRS Program underwent significant changes in 2013 and the updated CRS manual will be taught in this course.

Course Objectives
- Describe how to join the CRS program and improve community CRS classifications.
- Identify ways to earn CRS points by reducing and avoiding flood damage to insurable property.
- Understand how to take full advantage of available CRS points as you strengthen and support the insurance aspects of the NFIP.
- Describe how to gain CRS points by fostering comprehensive floodplain management.

Target Audience — Local and tribal government officials, regional planning officials, NFIP state staff, FEMA regional office staff, and others interested in learning about the CRS in order to provide technical assistance to communities seeking to apply for CRS credit.

Course Dates & Location — August 15-18, 2016 (Monday - Thursday). On Monday, the class begins promptly at 8:30 am and runs until 5:00 pm. Tuesday - Thursday, class time will be 8:00 am - 5:00 pm.


Cost — The Registration Fee: $50.00. Please make checks payable to: Arkansas Natural Resources Commission.

This covers all materials for the course. Participants will be provided with a pastries, coffee and juices at the morning break and cookies, coffee and soft drinks for afternoon breaks. Lunch will be on your own.

Prerequisites
- You must have 2 years of floodplain management experience or a basic knowledge of the NFIP. OR
- You must have completed the E/L 273, Managing Floodplain Development through the National Flood Insurance Program. OR
- You must be a Certified Floodplain Manager (CFM).

Continuing Education
The Emergency Management Institute (EMI) awards 2.9 CEUs for completion of this course. The Association of State Floodplain Managers (ASFPM) and the Arkansas Floodplain Management Association (AFMA) will award 12 CECs toward CFM continuing education. Other CFMs from accredited states should check with their state associations for CECs.

Registration All students must complete FEMA Form 119-25-2. You must obtain a FEMA Student ID number and enter in block #6 on your application. How do I obtain my FEMA SID number?
Step 1: To register, go to https://cdp.dhs.gov/femasid
Step 2: Click on the “Register for a FEMA SID” box.
Step 3: Follow the instructions and provide the necessary information to create your account. You will receive an e-mail with your SID number. Put that number in box 3 on the registration form. Fill out the application that can be found at this link: FEMA Form 119-25-2.

Please e-mail, fax, or mail your registration to:
Michael Borengasser, NFIP Coordinator
Arkansas Natural Resources Commission
101 E. Capitol, Suite 350
Little Rock, AR 72201
Phone: 501-682-3969
Cell: 501-472-1227
E-mail: michael.borengasser@arkansas.gov
Fax: 501-682-3991

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Arkansas Floodplain Management Association
MEMBER ALERT: NEW ELEVATION CERTIFICATE UPDATE—FROM JOHN GERBER AND BRUCE BENDER (INSURANCECORNER@FLOODS.ORG)

As many of you are aware, in a WYO Program Bulletin dated Jan. 6, 2016, FEMA released the updated Elevation Certificate. It was quickly noted that there were numerous issues with the EC and FEMA never officially released it on the FEMA website. Since that time, many calls, complaints, concerns and criticisms have been received by different ASFPM committees and the executive office. Likewise, several different explanations on what could or could not be used have been shared, but nothing official in writing from FEMA Headquarters.

Recent information from FEMA HQ indicates:

The screen-fillable version of the EC has been removed from FEMA.gov after problems were discovered with its functionality. I-Services is in the process of testing it, and a corrected version should be available on our website by the end of this month.

In the meantime, the soft copy is published as part of the April 2016 Flood Insurance Manual, Special Certification Section. While not ideal, the form may be printed and hand-written and certified, if necessary. For insurance purposes, we will continue to accept elevation information that is properly completed and certified submitted on a different format, meaning other than the November EC.

If communities are participating in the CRS program and ECs are required for floodplain management purposes, we will continue to accept properly completed and certified elevation information on a different format, as stated above, until the new form is available.

FEMA will update us if any updated information becomes available.

Please share this information locally with appropriate staff and related stakeholders. We will provide additional information as we receive it.

Note: John Gerber and Bruce Bender are the ASFPM Insurance Committee Co-chairs. This update was sent on April 12, 2016.

THE VOICE - INCREASING AWARENESS, ENCOURAGING MITIGATION ACTION

FEMA Region 6 has just released the latest issue of our Mitigation News and Information resource, The Voice, and it is available on our website at http://www.riskmap6.com/documents/resource/VOICE_March_PDF%20v1_508%20(002).pdf

The Voice is also being distributed in an HTML email delivery system in order to improve the experience for our subscribers. Now you can easily share specific content and stories on your own media channels.

You can sign up on RiskMAP6.com to receive future issues of The Voice upon publication release, and as always, access to past issues of The Voice are available on our website, www.riskmap6.com. We hope you’ll appreciate the new format and share with others.

The March 2016 issue features information on how your community can participate in the High Water Mark Initiative (HWMI), a community-based awareness program that increases local awareness of flood risk and encourages actions to mitigate that risk. Last quarter we featured a story on the City of Leon Valley, Texas, and the steps they’ve taken to become our first HWMI community. Since then, we’ve developed a flyer explaining more about the program and how to get involved.

Also in this issue of The Voice, we’ve focused on preparing for Spring flooding. Whether you’re a homeowner, agent, or local official, we encourage you to share information on understanding your local risk and the steps to take to reduce that risk. We’ve featured several FloodSmart tools you may want to check out.

Remember to sign up to participate in FEMA Region 6 “Virtual Brown Bag” Webinars, our online training demonstration series to help communities create useful GIS products with the flood risk products delivered during a Risk MAP study here: https://r6virtualbrownbag.eventbrite.com

RiskMAP6.com

“That helping communities understand a complete picture of their natural hazard risk”

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then pays for those costs?

What are the potential impacts of this bill?

Let me caveat this by saying that I am projecting—nobody knows exactly what this bill, if passed, would do, but based on what is in the legislation and how the NFIP works more broadly here are some of the biggest impacts I foresee (with those of concern to floodplain managers listed first):

• Significant number of communities dropping out of the NFIP. In my prior role at the state, I attended dozens of meetings with communities contemplating dropping out of the NFIP for various reasons. The main reason communities join—and stay in the program—is the availability of flood insurance for home mortgages. Thousands of NFIP communities have fewer than 10 policies. If some elected leaders determined flood insurance was widely available in the private market, even if the community dropped out of the NFIP, would they do it? This is a likely scenario because the pending bill HR 2901 doesn’t tie availability of the private policy to NFIP participation. Gone would be land use and building standards.

• No ICC. Since the bill eliminates nearly all requirements for equivalency to an NFIP policy, companies offering private flood policies wouldn’t need to cover costs related to complying with local codes. Remember, ICC was added to the NFIP in 1994 due to the difficulty local officials had with the substantial damage requirement because there were no resources to help property owners cover the additional costs to bring substantially damaged buildings into compliance.

• Tens of millions of dollars will be lost to the program every year for flood mapping, floodplain management and hazard mitigation. Each NFIP policy includes a federal policy fee that helps pay to maintain the nation’s flood maps and to assist with floodplain management technical assistance. Significant income to the NFIP would be lost because private policies wouldn’t contribute, yet the private companies offering those policies take advantage of the NFIP policy holder funded and taxpayer funded backbone of flood mapping and floodplain regulations.

• By delegating the determination of acceptable policies under the NFIP to the state, it could result in the creation of 50 different state standards for flood insurance requirements. Currently more than 20 states have private flood insurance legislation pending, many of them focused on making flood insurance cheaper even if it means higher risk exposure for the property owner or lender. For example, House Bill 678 in Connecticut introduced in January 2015 proposed that mortgage lenders shall not require flood insurance unless a property is located in a FEMA mapped SFHA. If the Connecticut bill were to become law, lenders would no longer have the discretion to require flood insurance in anything but a FEMA high hazard zone (because HR 2901 clearly disallows any standard conflicting with the laws of the states). Proponents will argue that this is just making NFIP like homeowners insurance. Flood insurance is not the same as homeowners insurance. Congress having chosen to retain authority over decisions about flood insurance policy equivalency and acceptability (current system), it has minimized the number and practical impact of even very wrongheaded state proposals.

• Increased taxpayer liability. The NFIP can’t pick and choose which buildings to insure, as long as a community participates its citizens can buy federal flood insurance. Private insurance companies don’t work the same—they’ll be able to cherry pick the “best” risk (i.e., most profitable) policies out of the NFIP. That leaves the NFIP with the highest risk properties. The Government Accountability Office reported in 2004 that although repetitive loss properties accounted for 1 percent of NFIP policies, they represented 38 percent of the claims paid. How many of repetitive loss (much less severe repetitive loss) properties will be picked up by private flood insurers? How about Severe Repetitive Loss properties? If the NFIP ultimately becomes the insurer of last resort, it will virtually lock in subsidized rates for everybody because Congress has clearly shown that there is a limit to its tolerance for rate increases (HFI AA as a result of BW-12), and it will guarantee that the NFIP will have to be bailed out by taxpayers much more often because it will have less capacity to absorb large claim events (due to a smaller pool of the highest risk properties). Also, it is likely that dependence on disaster assistance will increase be-

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The Traveling Trunks Outreach Program is still young, but OFMA has had a volunteer (Beth Wilhelm, OWRB) step up to become a project champion. She recruited some volunteers and actually “played” with the trunks. She has the green light to go ahead and reach out the best organizations she sees fit to garner interest. Thank you Beth! The Traveling Trunks will hopefully become a good tool to use to reach not just 3rd through 5th graders, but younger and older (Who doesn’t love Lego™s, right?)

The Board and its members continue to work on the OFMA Essentials prepackaged outreach products and serious discussion is underway about developing a CRS toolkit that could be used by communities statewide to join as a Class 7 or 8. OFMA continues to develop new classes and training opportunities. There are always opportunities for new projects to benefit OFMA members. Each successful project was once just an idea that was brought forward by a volunteer. Once the idea was proven workable, OFMA provided resources and the project’s champion was tasked to bring it to fruition. All members are encouraged to get involved—we need more champions to continue to grow.

And as always, all OFMA members are welcome at the monthly Board of Directors meeting. Each month, our board members and committee chairs dedicate their time to doing the business necessary to keep the Association moving forward. There is no shortage of opportunity for new members to get involved!


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cause property owners will opt for substandard private policies that ultimately won’t cover their losses after disasters.

Importantly, the changes made in BW-12 to stimulate a private flood insurance market have worked. A private market is developing as we speak. No doubt some of you have heard of new policy choices. I noticed new sellers of private policies while recently attending the National Flood Conference in DC, and some insurance company representatives have visited the ASFPM executive office to discuss new offerings and get our feedback. It is an exciting time. All of this is being done right now, under the current program rules. At a recent meeting, it was reported that the number of companies offering private flood policies has doubled in the past two years. Private flood insurance has always been part of the NFIP, and we already have a robust excess market as well as a commercial and industrial private flood insurance market. Changes made in BW-12 have now stimulated a private flood insurance market for residential properties. The innovation, desire to share risk, and desire to encourage stronger community resilience are all welcome additions that the private sector can provide.

In its current form, HR 2901 goes much farther than just fixing the known obstacles to private flood insurance participation. It removes any requirements on what a private policy must be, puts the NFIP at a competitive disadvantage, and allows private sector policies to take advantage of the NFIP policy holder and taxpayer funded backbone of mapping and floodplain management without contribution. It could lead to the NFIP being an insurer of last resort. The seems to contradict congressional intent of Section 100239 of Biggert-Waters, which was to permit federal agency lenders to accept private flood insurance in satisfaction of flood insurance coverage requirements, provided private flood insurance had coverage comparable to NFIP policies (and this passed in Congress overwhelmingly).

ASFPM is continuing to work to understand the ramifications of this legislation and to develop solutions that facilitate a future where private flood insurance policies are complementary to a strong NFIP to reduce flood risk in the nation.