



The B.F.E.*

*Base Flood Elevation



OKLAHOMA FLOODPLAIN MANAGERS ASSOCIATION

March 2016

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TRAINING

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ROSS RICHARDSON, FLOODPLAIN MANAGEMENT AND INSURANCE BRANCH CHIEF, SET TO RETIRE ON MARCH 31, 2016.

We will miss him! Excerpts from a conversation with Ross:

How did you get involved with Mitigation? A telephone call. I received a call offering me a job with the State of Missouri and its Emergency Management Agency. A family friend who was one of the new Governor's campaign managers was placed in a position with the agency to draft the first State Disaster Plan. He needed a team to complete the 3 year task. I did not hesitate and took the job. First thing I did was to buy a new 1976 Monte Carlo to take to my new home in Jefferson City Missouri. After the plan was finished, I was fortunate to stay on (my friend lost his job when a new Governor was elected) and started working with the National Flood Insurance Program initially studying State owned structures. Eventually, the NFIP moved to the

State Department of Natural Resources and I went along and stayed with the program. After working on FEMA State Community Assistance Program grants, I was offered to work with FEMA Region 7 in Kansas City Missouri. That began my federal career and my professional livelihood with the NFIP. The rest is history!!

What do you consider the favorite part of your job? Working in this field, every action we take emphasizes "protecting lives and property" no matter what the mitigation action is and no matter how big or small. The NFIP while protecting new development with local codes and providing federal flood insurance coverage for existing risks could be considered FEMA's first mitigation program.

If you had unlimited money, unlimited power, and complete support, what I one thing you



would do for the citizens of Region 6? Purchase everyone (both resident and business) flood insurance coverage regardless of risk plus mitigate all repetitive loss properties by either acquisition, relocation or elevation.

Why? To provide future protection to existing structures, protect the flood insurance fund and to mitigate the "worst of the worst"!!



OFMA'S SPRING TECHNICAL WORKSHOP WILL BE HELD APRIL 7, 2016 AT THE ARDMORE CONVENTION CENTER, 2401 NORTH ROCKFORD ROAD, ARDMORE, OK. SEE PAGES 6 AND 7 FOR MORE INFORMATION AND THE DETAILED AGENDA.

WORDS FROM THE CHAIR, BY MONICA CARDIN, CFM, CCEA

The winter season has ended as quietly as it started and as unseasonable warm as it started. Although for a brief period, we did have two relatively major disasters throughout the state. We must remind our citizens to remain vigilant because it will rain (melt) again.

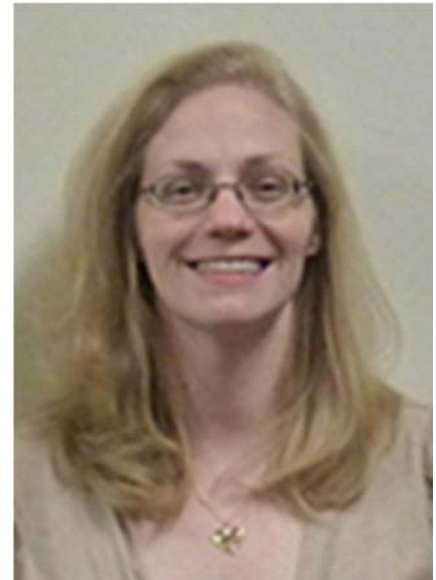
This year continues to be a busy year. On February 12, 2016, OFMA hosted the Annual Legislative Reception at the Capitol. It was very well attended. On April 7 the annual one-day Spring Workshop will be held at the Ardmore Convention Center. Please mark your calendars for September 19-21; these are the dates for our Annual Fall Conference to be held at the Tulsa Southern Hills Marriott. The Governor signed a proclamation proclaiming March "National Flood Insurance Month."

The Board has approved an updated Travel and Training policy as well as a Speaker Compensation policy. The Travel and Training policy clarified which positions must attend which functions and what specific items, such as room costs and meals, are paid for or reimbursable. The Speaker Compensation policy provides more clarification to the

Vice-Chair regarding the Annual Fall Conference so that planning for the Annual Fall Conference is easier and less cumbersome.

Each Region Representative has received postcards with his or her contact information on it. The goal of the postcards is to act as an initial contact to those floodplain administrators that are not members of OFMA, and to encourage those FPAs to reach out to us with any questions or concerns where we might be able to help.

The Board has also approved a new Floodplain Administrator Scholarship. The scholarship, which will be awarded during the summer, is intended to provide the non-OFMA member Floodplain Administrator with the complete registration fee and hotel cost for the Annual Fall conference. Each regional representative will nominate at least one non-OFMA member FPA from their region and as a group will decide on the scholarship winner and/or winners. I ask that if you, as a member of OFMA, are aware of any non-OFMA member FPAs that have expressed interest, but may not have been able to secure the funding to attend the Annual Conference,



please contact myself, Bill Smith, Vice-Chair; or the correct Region Representative so that we may forward this information on.

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. Below is list of approved meeting dates, which are generally the Fourth Thursday of each month:

OFMA BOARD MEETINGS		
DATE	MEETING TYPE	LOCATION
3/24/2016	Board Meeting	City of Del City Training Room
4/28/2016	Board Meeting	City of Del City Training Room
5/26/2016	Board Meeting	City of Del City Training Room
6/23/2016	Board Meeting	City of Del City Training Room
7/28/2016	Board Meeting	City of Del City Training Room
8/25/2015	Board Meeting	City of Del City Training Room
9/18/2016	Board Meeting Before Annual Conference	Tulsa Southern Hills Marriott
9/20/2016	Board Meeting After Annual Conference	Tulsa Southern Hills Marriott
October 12-14, 2016	Strategic Planning Retreat	Hard Rock Casino, Catoosa, OK

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 as we begin to move into spring and our thoughts turn to the outdoors. OWRB FPM staff has been busy initiating the 2016 CAV's, Floodplain Management Workshops and the requests for CTP projects. We have completed the five floodplain management plan, so we will begin to tour communities that we visited 5 years ago, along with selected communities as a part of our CAV schedule. Additionally, we are looking forward to working with newly enrolled communities through our FPA academy. The FPA academy will be one on one training for communities to better understand their floodplain management requirements. In our FPM 101, we have been emphasizing floodplain development permitting and

documentation to ensure the local FPA properly documents development.

The Cooperative Technical Partnerships continues to work with FEMA Region VI to identify watersheds for RiskMAP Discovery and Flood Risk Studies. The new Base Level Engineering (BLE) are currently being modeled and anticipate initial delivery in 2016. We also have begun to receive and review initial works maps for the Grand Lake of the Cherokees Discovery, including new and revised mapping in the watershed. If you are interested in submitting a potential project, feel free to contact OWRB.

Last but not least, with the Governor's proclamation for Flood Insurance Month and Flood Awareness Month, we cast our eyes to the upcoming months.



Inform your residents on the availability of Flood Insurance and check their policy to ensure adequate coverage. As events over the winter and in neighboring states have shown, floods show no bounds.

PROFESSIONAL DEVELOPMENT CERTIFICATION COMMITTEE, BY JOE REMONDINI, PE, CFM, CHAIRMAN, PDCC

Now is the time start thinking about getting CECs for renewing your CFM status. There are still several OFMA advanced and OWRB training classes scheduled for consideration. Class schedules and registration are shown on the respective web sites. Please note that the classes previously held in

Norman at OU are now at the Del City City Hall. Remaining classes are March 31 McAlester, April 14 Del City, April 20 Langley, May 12 Del City, June 28 Del City.

Of course you can attend the Spring Conference at Ardmore on April 7, and the Fall Annual Conference in Tulsa September 19- 21 to obtain CECs.

The CFM Exam was last administered on January 8th, 2016 after the L 273 Class in Norman. Bill Smith taught the class and also provided additional night training. There were 34 people who took the exam with 76 percent passing. The average score was 72 %.

The feedback was that the class was excellent but that the exam was very hard. The exam was not designed to test on the class but to evaluate overall knowledge of being a Floodplain Manager. The scores were low in my opinion because of many

new Floodplain Managers in Oklahoma. This is more of a reason to take the additional classes and attend the conferences.

The Exam will be offered again at the Fall Conference. Subject questions commonly missed include: Uncertified levees, Conditional Letter of Map Amendment procedures, Procedures for unnumbered A Zones, Elevation Certificates, Otherwise Protected Areas, and FEMA assistance for non-compliant structures.

For the Advanced training classes more people are getting involved with presenting and developing new appropriate sessions. Thanks to Bill Smith, Tom Leatherbee, Jeff Bigby, Brandon Claborn, Janet Meshek and others for that. We still request other ideas for new or improved training sessions from the Association members.



CAPITOL RUMBLINGS, BY TOM LEATHERBEE, CFM, INSURANCE AND REGULATORY AFFAIRS CHAIR, LEGISLATIVE DIRECTOR

2016 Legislative Session: Good, Bad and Ugly

As I write this update, the 2016 Oklahoma Legislative Session has reached its figurative half-way point, with the deadline for bills to be heard in their house of origin having just passed. When the session began, OFMA read and evaluated every bill filed in each house to determine possible impacts on floodplain management. We determined that nine bills needed to be monitored. Now, having passed the first two major legislative deadlines, five of those bills have failed to advance, leaving four being tracked. Of these four, we have reached out to bill authors to provide educational information about topics including motorist safety/Turn Around Don't Drown, Post-Disaster Response, and floodplain management operations.

Legislative Reception

On February 11th, OFMA held its annual Legislative Reception at the State Capital. OFMA members welcomed legislators, legislative staff, and executive branch employees, provided TADD Calendars, and answered questions about floodplain management. The event was so well attended that we handed out over 150 of calendars! More legislators personally attended than any year in memory, and several stayed and had lengthy conversations about flood insurance and floodplain mapping. The Legislative Reception is an event that sets our organization apart - and it cannot happen without the hard work of many OFMA members.

State Budget

This legislative session has been punctuated by worries about ever worsening state budget woes, both for the current year and the upcoming year. Two declarations of General Revenue Failure have led to steep reductions for all state agencies. We

will continue to monitor how the state's fiscal outlook may impact floodplain management.

Bills Moving Forward

OFMA is tracking four bills moving forward at this time:

HB 2249 by Rep. Renegar would strengthen the state barricade law. We have provided educational materials to assist with education about this important bill, which came about when first responders in Pittsburg County were endangered and lost equipment during rescue efforts for motorists who drove into floodwaters during 2015 floods.

HB 2304 by Rep. Kannady would require written disclosure of HOA covenants during a real estate transaction. As written, there appears to be no direct impact on floodplain management, but we are monitoring because of the potential for possible amendments that could impact existing hazard disclosure requirements.

HB 2337 by Rep. Wesselhoft would restrict the use of drones by municipalities. OFMA is concerned that the bill could impact the use of drones in disaster response and recovery, such as by the Disaster Response Team. An amendment carved out exceptions for non-law enforcement use and for cartography, which should provide adequate cover for our operations.

SB 1405 by Sen. Newberry prohibit fees for floodplain determinations associated with deed recording. OFMA is concerned that this bill could have adverse impacts on county floodplain management operations and could adversely impact lenders, title companies and real estate agents, as well as real estate purchasers.

This bill tracking information is current as of the house of origin deadline - it is constantly updated as OFMA continues to monitor the happenings at the State Capitol on your behalf.



State Question 777

This fall, voters will decide State Question 777, also known as the "Right to Farm" question. This issue has the potential to impact floodplain management by impacting the ability to enforce flood damage prevention regulations, including NFIP minimum standards. There is a host of other possible adverse impacts as well, particularly in the area of water quality. This question will certainly be controversial heading toward next November.

Federal Issues

OFMA also continues to monitor federal issues related to floodplain management, including NFIP reform implementation, efforts to increase the importance of local building code enforcement, attempts to raise the threshold for disaster assistance, and the growing discussion regarding privatization of flood insurance.

We have also begun discussions on an issue related to oil and gas activity and its potential impacts on eligibility for hazard mitigation funding.

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

legislative@okflood.org.

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

First I would like to recognize the OFMA DRT volunteers who assisted in the December 2015 Flooding Response to Cherokee County - Wade Bennett (Bennett Surveying), Jeff Bigby (Broken Arrow), Beth Wilhelm (OWRB), and Lynn Burrow (Glenpool). We were supported by staff from Cherokee County - Laura Weir (FPA) and staff, and from the Scenic Rivers Commission (Ed Fite and Nancy in the office). I have confirmed the title on Ed Fite as an "Honorary" OFMA DRT response volunteer. We continue to work with the Cherokee County FPA on the Substantial Damage Assessments (almost 100 to complete). The incident I would like to share was a canoe that is still hung around a tree about 19 feet above the creek. In 2011 when we were in the same location and the flooding was about 4 feet out of its

banks. This event was over 20 feet above the creek banks in some areas. Thank you to all who volunteered and supported our field response.

We also reached out to Adair County, Muskogee County, City of Muskogee, Mayes County, City of Broken Bow, City of Wagoner, Wagoner County, and others providing support in the form of information, advise, field assessment forms, etc.

We continue to pre-sign up communities in advance of the need for support. If your community desires to pre-sign please contact Bill Smith at <wbsmith@hisinc.us> and he will send you a draft letter agreement and a draft Council Resolution for your use.

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.

We continue to promote the DRT at various conferences throughout the State, in other states, and at FEMA. On March 15, 2016 I will be presenting at the Building Officials Association of Louisiana, and on April 15,



2016 I will again be presenting the DRT program to the Louisiana Floodplain Managers Association Annual Conference.

The forecast for the Spring 2016 is for El Nino to be active once again. We experienced a slightly milder winter and more precipitation than usual, which fortunately thus far did not bring ICE. My forecast for the Spring 2016 is heavy rains again, similar to what we experienced in May-June last year. So be prepared - clean out the ditches and culverts - work with your EM to determine evacuations that might need to occur, think ahead to damage responses, debris cleanup, etc.



FLOOD INSURANCE FACTS: BUILDING VERSUS CONTENT COVERAGE

Building coverage includes:

- The insured building and its foundation
- The electrical and plumbing system
- Central air conditioning equipment, furnaces, and water heaters
- Refrigerators, cooking stoves, and built-in appliances such as dishwashers
- Permanently installed carpeting over unfinished flooring

Contents coverage includes:

- Clothing, furniture, and electronic equipment
- Curtains
- Portable and window air conditioners
- Portable microwaves and dishwashers
- Carpeting that is not already included in property coverage
- Clothing washers and dryers

The two most common reimbursement methods for flood claims are : Replacement Cost Value (RCV) and Actual Cash Value (ACV). The RCV is the cost to replace damaged property. It is reimbursable to owners of single-family, primary residences insured to within 80% of the buildings replacement cost.

All other buildings and personal property/contents are valued at ACV. The ACV is the RCV at the time of loss minus depreciation. Personal property is always valued using the ACV.

OFMA 2016 SPRING TRAINING CONFERENCE AGENDA, APRIL 7, 2016
ARDMORE CONVENTION CENTER, 2401 NORTH ROCKFORD ROAD, ARDMORE OK

	START	END	TOPIC	SPEAKER
	7:30 AM	8:30 AM	Registration	Carolyn Schultz, CFM (Retired)
MORNING SESSION	8:30 AM	9:00 AM	Welcome, Announcements, and Instructions	Bill Smith, P.E., CFM, HISINC, L.L.C.
	9:00 AM	9:15 AM	BREAK (COFFEE/TEA/WATER)	
	9:15 AM	10:30 AM	Workshop Breakouts	Room 1, 2, 3 and 4
	10:30 AM	10:45 AM	BREAK	
	10:45 AM	12:00 PM	Workshop Breakouts	Room 1, 2, 3 and 4 (Rotate Rooms)
LUNCH	12:00 PM	1:00 PM	Sandwich/Salad Bar (Networking)	
AFTERNOON SESSION	1:00 PM	2:15 PM	Workshop Breakouts	Room 1, 2, 3 and 4 (Rotate Rooms)
	2:15 PM	2:30 PM	BREAK (SODA/WATER/COOKIES)	
	2:30 PM	4:00 PM	Workshop Breakouts	Room 1, 2, 3 and 4 (Rotate Rooms)
	4:00 PM	4:30 PM	Plenary Session	Monica Cardin, CFM, CCEA, OFMA Chair
	4:30 PM	5:00 PM	Closing Remarks and Prizes	Bill Smith, P.E., CFM, HISINC, L.L.C. Carolyn Schultz, CFM, (Retired)

Room	Agency	Speaker(s)	Topic
Rm 1	ODEQ - Department of Environmental Quality	Karen Milford, Michelle Chao and Michele Loudonback	Revisions to OKR10 Permit, SWP3 and NOI
Rm 2	OEM - Oklahoma Emergency Management	Annie Vest, Trey Rozelle (FEMA)	FEMA Grants-HMGP, FMA, PDM-Grant Processes
Rm 3	Del City and HUD- Housing and Urban Development	Tom Leatherbee and Clark Williams	The Economic & Environmental Consequences of Flooding
Rm 4	OWRB and FEMA - Oklahoma Water Resources Board and FEMA	Matt Rollins and Jerry Clark	BLE FOA Studies-Base Level Engineering First Order Approximation Studies

CORPORATE PARTNERS: MESHEK & ASSOCIATES and HISINC, L.L.C.
CONFERENCE WORKSHOP SPONSORS: Freese & Nichols

OFMA'S SPRING TECHNICAL WORKSHOP – EVOLVING CHANGES IN FLOODPLAIN STORMWATER MANAGEMENT – APRIL 7, 2016 – ARDMORE, OK

OFMA invites its members and guests to attend the 2016 Spring Conference *“Evolving Changes in Floodplain Stormwater Management”*, April 7th, 2016, at the Ardmore Convention Center in Ardmore, Oklahoma.

The workshop will include the following:

- Economic and Environmental Impacts of Oklahoma Flooding
- Department of Environmental Quality-OKR-10 Construction Permit

- Oklahoma Emergency Management Grant Programs
- OWRB-Base Level Engineering-First Order Approximation Studies

The hotel location is the Holiday Inn, Ardmore, and is next door to the Ardmore Convention Center. For hotel reservations go to <http://www.holidayinn.com/ardmore-ok> or call (580) 226-2862.

To register for the workshop go to <http://www.okflood.org/conferences/springworkshop/> to

download a registration form. Instructions are on the form.

Participation in the full conference earns 6 Continuing Education Credits (CECs) for Certified Floodplain Managers (CFMs). All other professional credit hours should be submitted to the governing body for approval and acceptance.



FLOODPLAIN MANAGEMENT 101/ADVANCED COURSE REMAINING 2015-2016 SCHEDULE

Date	Class	Location
March 29, 2016	FPM 202 LOMC / Flood Mapping Disaster Exercise	Muskogee
March 31, 2016	FPM 101 / OFMA Advanced	McAlester
April 14, 2016	FPM 101 / OFMA Advanced	Del City
April 20, 2016	OFMA Advanced Only	Langley
April 21, 2016	FPM 202 LOMC / Flood Mapping Disaster Exercise	Enid
May 12, 2016	FPM 101 / OFMA Advanced	Del City
June 15, 2016	FPM 202 LOMC / Flood Mapping Disaster Exercise	Ardmore
June 28, 2016	FPM 101 / OFMA Advanced	Del City

Training Locations		
Three Forks Harbor, Port of Muskogee River Center 5201 Three Forks Rd Muskogee, OK 74434 (918)682-7886	Eastern Oklahoma State College 1802 College Avenue McAlester, OK 74501 (918)426-5272	City of Del City 3701 SE 15th St Del City, OK 73115 (405)677-5741
GRDA Ecosystems and Education Center; 420 Hwy. 28, Langley, OK (Overlooking Grand Lake, west end of Pensacola Dam) (918)256-5545	Autry Technology Center 1201 W. Willow Rd. Enid, OK 73703 (580)242-2750	Southern Oklahoma Technology Center Conference Center Room B 2610 Sam Noble Pkwy Ardmore, OK 73401 (580)223-2070

WHY FLOOD INSURANCE ISN'T LIKE A HOMEOWNERS' POLICY, BY JULIE DUNCAN, AON NATIONAL FLOOD SERVICES – FEBRUARY 18, 2016 – PROPERTY/CASUALTY360.COM

Reprinted with permission. For most agents, writing a Homeowners' policy is as easy as riding a bike. They've done it hundreds, if not thousands of times, they understand the coverage, they have no trouble presenting it to their clients and they could complete the application in their sleep.

Writing Flood insurance is a different matter, more like riding a bike with a flat tire.



The National Flood Insurance Program (NFIP) requires more-detailed underwriting information than a standard Homeowner's application. Understanding the NFIP guidelines, its flood maps, elevation certificates, coverage limitations and constant legislative changes can make for a bumpy ride.

Agents generally write Flood insurance in conjunction with a Homeowner's policy when the property is in a designated Special Flood Hazard Area and the mortgage company requires coverage. Of the 90 million residential structures in the United States, approximately 10% are located in Special Flood Hazard Areas, yet only about half of those structures carry flood insurance.

"Because Flood insurance is written less frequently than Homeowners' insurance and the coverage is quite different, some agents are not comfortable offering coverage," said Keith T. Brown, CEO of Kalispell, Mont.-based Aon National Flood Services. "Which could be why after an event like Katrina or Sandy, you'll often read that only a fraction of the affected property owners carried Flood insurance."

Of the \$3 billion in damages after flooding in Texas and Oklahoma that took 32 lives in May of 2015, approximately one-third was covered by flood insurance. Also last year, torrential rains

resulted in a flash flooding in Colorado, causing \$2 billion in damage, with less than 2% of losses insured.

"Agents probably explain to their Homeowners' clients that flood damage is excluded from the policy," said Brown. "Why aren't they offering Flood insurance? As part of the industry intent on protecting the public from catastrophic financial losses, they should."

Premiums in preferred zones are affordable and flash flooding can occur almost anywhere in the U.S. Property owners with homes in low to moderate risk areas account for 20% of the NFIP's flood losses.

Comparing Homeowners and

Flood insurance

As most Americans have a reasonable understanding of how their Homeowners' policy works, they often expect the same coverage on their Flood policy.

At minimum, agents should inform property owners that the NFIP Flood insurance does not include coverage for finished basements and additional living expenses. While the NFIP policy does not cover personal contents in a basement, it does provide valuable coverage for "footings, foundations, posts, pilings, piers or other foundation walls and anchorage systems required to support a building; stairways/staircases; furnace, hot water heaters, electrical junction, circuit breaker boxes electrical outlets and switches, etc."

There are other differences between a typical Homeowners' insurance policy and NFIP Flood insurance as well. The chart below illustrates a few of the variations between the two policy forms:

FEMA regulations

With a \$24 billion budget deficit on the flood program, FEMA is aware that it needs assistance. Recent legislation has paved the way for private industry to dip its toe into the Flood insurance marketplace.

A number of early entrants to the private market offered nothing more than the NFIP policy repackaged and discounted, nonetheless, they are industry pioneers that have helped pave the way. New technology and risk modeling tools are enabling the private insurance

(Continued on page 9)

WHY FLOOD INSURANCE ISN'T LIKE A HOMEOWNERS' POLICY, BY JULIE DUNCAN, AON NATIONAL FLOOD SERVICES – FEBRUARY 18, 2016 – PROPERTY/CASUALTY360.COM

(Continued from page 8)

sector to create new primary flood insurance contracts that offer access to higher limits and simplified underwriting and application processes.

What can agents do to stem the rising tide of flood losses?

“By offering Flood coverage at the point of the Homeowner sale, in addition to offering protection to your clients from devastating losses, you’re also helping to protect yourself from potential errors and omissions claims,” said Brown of Aon National Flood Services.

Paula M. Keith, a client relations director Aon National Flood Services, agrees. “A large percentage of Errors and Omissions claims can arise from failure to offer Flood coverage. Whether it’s not offering uninsured motorist coverage (Auto), replacement cost on contents (Homeowners) or not offering Flood insurance, its failure to offer coverage.”

Other resources agents may wish to consult:

- FloodTools.com, offering flood maps, loss calculators, claimant videos and educational materials

to educate agents and consumers on their flood exposures.

- FloodSmart.gov is another helpful resource that offers insights on the risk of flood and answers basic flood questions
- Flood insurance courses when they're in need of continuing education credits
- View the NFIP Standard Flood Insurance Policy.

Offering Flood insurance to prospective and current clients will help agents expand their business and provide a layer of protection for catastrophic loss for their clients. It’s a procedure that every agency owner/manager should have in place. Providing continual flood education to their staff is key to insurance agents becoming comfortable with, and offering Flood insurance to their clients.

Julie Duncan is a client relations director at Kalispell, Mont.-based Aon National Flood Services. Contact her at julie.duncan@nationalfloodservices.com. This article was reprinted from <http://www.propertycasualty360.com/2016/02/18/why-flood-insurance-isnt-like-a-homeowners-policy>

Coverage*	Homeowners	NFIP Flood Insurance
Perils Insured Against	Dwelling: All Risk Contents: Named Peril	Surface water that affects your property and one other or 2 acres of dry land
Coverage Limits	Variable depending on coverage requirements	Dwelling limit: \$250,000 Contents limit: \$100,000
Settlement Recovery	Dwelling: Replacement cost Contents: Actual cash value, with replacement cost option	Dwelling: Replacement cost Contents: Actual cash value
Loss of Use	20% of dwelling coverage	No coverage
Basement Contents	Covered under contents limit for named perils	No coverage
Contents Outside Premises	10% of contents coverage	No coverage
Special Contents Limits	\$200 on money, \$1,500 securities, \$1,500 theft of jewelry, \$1,500 theft of furs, \$2,500 theft of firearms, \$500 business property	\$2,500 maximum for loss of jewelry, art, memorabilia, furs, business property
Decks	Covered under dwelling limit	Coverage for 16’ square feet
Ordinance or Law Coverage	10% of dwelling limit	Up to \$30,000 for compliance with flood ordinances such as elevation, floodproofing, relocation or demolition
Loss Assessment Coverage	\$1,000	Included in dwelling amount
Loss Avoidance Coverage	No coverage	\$1,000 for sandbags, pumps, temporary levees

FLOOD INSURANCE FREQUENTLY ASKED QUESTIONS FROM FLOODSMART.GOV

AM I ELIGIBLE FOR FLOOD INSURANCE?

You must live in a community that participates in the National Flood Insurance Program (NFIP) to qualify for National Flood Insurance. Find out if your community participates in the NFIP and the kinds of NFIP resources available in your community.

WHAT IS THE PREFERRED RISK POLICY (PRP)?

The Preferred Risk Policy offers multiple coverage combinations for both buildings and contents (or contents-only, for renters) that are located in moderate-to-low risk areas (B, C, and X Zones). Preferred Risk Policies are available for residential or non-residential buildings also located in these zones, and that meet eligibility requirements based on the building's entire flood loss history.

I LIVE IN A LOW-RISK FLOOD ZONE. DO I REALLY NEED FLOOD INSURANCE?

Even though flood insurance isn't federally required, anyone can be financially vulnerable to floods. In fact, people outside of mapped high-risk flood areas file over 20-percent of all National Flood Insurance Program flood insurance claims and receive one-third of Federal Disaster Assistance for flooding. When it's available, disaster assistance is typically a loan you must repay with interest. A Preferred Risk Policy provides both building and contents coverage for properties in moderate- to low-risk areas for one low-price.

WHY DO I NEED FLOOD INSURANCE, EVEN THOUGH MY COMMUNITY HAS NEVER BEEN FLOODED?

Flooding occurs in moderate-to-low risk areas as well as in high-risk areas. Poor drainage systems, rapid accumulation of rainfall, snowmelt, and broken water mains can all result in flood. Properties on a hillside can be damaged by

mudflow, a covered peril under the Standard Flood Insurance Policy. In high-risk areas, there is at least a 1 in 4 chance of flooding during a 30-year mortgage. For these reasons, flood insurance is required by law for buildings in high-risk flood areas as a condition of receiving a mortgage from a federally regulated or insured lender.

WHY DOES MY MORTGAGE LENDER REQUIRE ME TO BUY FLOOD INSURANCE?

Under federal law, the purchase of flood insurance is mandatory for all federal or federally related financial assistance for the acquisition and/or construction of buildings in high-risk



flood areas (Special Flood Hazard Areas or SFHAs).

The amount of flood insurance coverage required by the Flood Disaster Protection Act of 1973, as amended by the National Flood Insurance Reform Act of 1994, is the lesser of the following:

- The maximum amount of NFIP coverage available for the particular property type,
- The outstanding principal balance of the loan, or
- The insurable value of the structure.

If the property is not in a high-risk area, but instead in a moderate-to-low risk area, federal law does not require flood insurance; however, a lender can still require it. In fact, over 20-percent of all flood insurance claims come from areas outside of mapped high-risk flood

zones. Note that if during the life of the loan the maps are revised and the property is now in the high-risk area, your lender will notify you that you must purchase flood insurance

I'M NOT IN A HIGH-RISK AREA, BUT I'D LIKE FLOOD COVERAGE. IS THIS POSSIBLE?

Yes! You are eligible to purchase a flood policy with the same coverage you would receive if you lived in a high-risk area. That is, of course, as long as your community participates in the NFIP. A Preferred Risk Policy provides both building and contents coverage for properties in moderate- to low-risk areas for one low-price.

WHAT IS COVERED IN MY BASEMENT?

Flood insurance covers your home's foundation elements and equipment that's necessary to support the structure (for example: furnace, water heaters, circuit breakers, etc.).

It's important to note that some items in your basement are covered under building coverage (like a furnace, hot water heater and circuit breaker) and others are covered under contents coverage that must be purchased in addition to building coverage (for example, your washer and dryer, or your freezer and the food in it).

The NFIP encourages people to purchase both building and contents coverage. Flood insurance does not cover basement improvements, such as finished walls, floors, ceilings or personal belongings that may be kept in a basement. For a complete list of what's covered, view the Standard Flood Insurance Policy (SFIP) Forms.

DOES FLOOD INSURANCE COVER FLOOD DAMAGE CAUSED BY HURRICANES, RIVERS, OR TIDAL WATERS?

FLOOD INSURANCE FREQUENTLY ASKED QUESTIONS FROM FLOODSMART.GOV

Yes, providing that, if confined to your property, the flood water covers at least two acres. A general condition of flood also exists if two properties are affected, one of which is yours.

IS FLOOD DAMAGE FROM WIND-DRIVEN RAIN COVERED?

No. When rain enters through a wind-damaged window or door, or comes through a hole in a wall or roof, the NFIP considers the resulting puddles and damage to be windstorm-related, not flood-related.

Flood insurance covers overflow of inland or tidal waters and unusual and rapid accumulation or runoff of surface waters from any source. However, the flood must be a general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (at least one of which is yours). Although flood insurance specifically excludes wind and hail damage, the good news is that most homeowners insurance provides such coverage.

IF MY HOME IS FLOODED, WON'T FEDERAL DISASTER ASSISTANCE PAY FOR MY DAMAGES?

Not necessarily. Federal disaster assistance typically comes in the form of a low interest loan to help cover flood damage, not compensation for your losses. Even then, those loans are only available if the president formally declares a disaster and must be repaid along with any existing mortgage.

AFTER MY HOME WAS DAMAGED IN A FLOOD, I RECEIVED FEDERAL DISASTER ASSISTANCE. DO I NEED TO PURCHASE FLOOD INSURANCE NOW?

Yes. If you live in an SFHA and have received disaster assistance in the form of a federal grant or loan, you must cover the building for flood insurance for as long as you own it. Should you sell the building, you are required to

inform the new owner of the necessity to purchase and maintain flood insurance. Failure to carry flood insurance could result in the denial of future federal disaster assistance.

WHAT IS INCREASED COST OF COMPLIANCE (ICC) COVERAGE?

If a flood damages your property, you may be required by law to bring your home up to community and/or state floodplain management standards. If you have NFIP insurance, and your home has been declared substantially damaged by your community, ICC coverage is provided to cover up to \$30,000 of the cost to elevate, flood proof, demolish, or relocate your property. ICC coverage is in addition to the coverage you receive to repair flood damages; however, the total payout on a policy may not exceed \$250,000 for residential buildings and \$500,000 for non-residential buildings.

WHO DO I CONTACT IF I WANT TO PURCHASE A FLOOD INSURANCE POLICY?

The National Flood Insurance Program has an arrangement with private insurance companies to sell and service flood insurance policies. A list of private insurance companies that sell and service NFIP flood insurance policies is available to you.

You may also contact your insurance agent or company to find out more about federal flood insurance or find an agent serving your area by filling out the Flood Risk Profile.

WHAT IF I WANT TO PURCHASE MORE INSURANCE THAN THE NFIP OFFERS?

Many private insurance companies offer Excess Flood Protection, which provides limits over and above those of the NFIP. For more information, contact your insurance agent or company, or find an agent serving your area by filling out the Flood Risk Profile.

WHAT IS THE GRANDFATHERING RULE?

When flood map changes occur, the National Flood Insurance Program (NFIP) provides a lower-cost flood insurance rating option known as "grandfathering." It is available for property owners who:

Already have flood insurance policies in effect when the new flood maps become effective and then maintain continuous coverage; or

Have built in compliance with the FIRM in effect at the time of construction.

While grandfathering typically will provide cost savings to a property owner when the new FIRM takes effect, there may be cases when using the rating based on elevation will result in lower premiums. So both options should always be evaluated.

Timing is important as owners of most pre-FIRM buildings (built before the first flood map became effective) have only one chance to grandfather and lock in the existing zone for future rating. For a pre-FIRM property in a high-risk area that is mapped into a higher-risk zone (e.g., Zone AE to Zone VE), the last chance to qualify for grandfathering is to buy or renew a policy before the new FIRM becomes effective. The same applies for a pre-FIRM property newly mapped into a high-risk area for the first time (e.g., Zone X to Zone AE or VE) that does not qualify for a Preferred Risk Policy (PRP).

If a building has been substantially damaged or improved, it is not eligible to be grandfathered to the FIRM in effect at the time of the building's original construction date. The FIRM in effect at the time of the last substantial improvement or damage must be used.



FloodSmart.gov
The official site of the NFIP

CELEBRATING FLOOD INSURANCE MONTH IN OKLAHOMA! UNDERSTANDING FLOOD INSURANCE RISKS AND OPTIONS, FROM FEMA'S INSURANCE OUTREACH TOOLKIT FOR FLOOD MAP UPDATES

Flood Risks and Flood Zones

Risk Level	Flood Hazard Zone
High Risk	Zones AE, A, AH, AR, A99, or AO. These properties have at least a 26 percent chance of flooding over the life of a 30-year mortgage.
	Zones VE or V. These properties also have at least a 26 percent chance of flooding over the life of a 30-year mortgage. In addition, these properties face hazards associated with coastal storm waves and storm surge.
Moderate to Low Risk	Shaded Zone X. These properties are in moderate- to low-risk areas, The risk is reduced in these areas but not eliminated.
	Zone X. These properties are in an area of overall lower risk.

Flood Insurance Requirements and Options

When the new maps are adopted, flood insurance requirements will change. However, FEMA offers options that will allow property owners to save money while still protecting their property.

If Maps Show...	These Requirements, Options, and Savings Apply
Change from <u>Moderate to Low Risk</u> (e.g., Zones B, C, or X) to <u>High Risk</u> (e.g., Zones A, AE, AH, AO, V, or VE)	<p>Flood insurance is mandatory. Flood insurance will be required if you have a mortgage from a federally regulated or insured lender.</p> <p>Rating options can offer savings. When updated maps show a building now falls in a high-risk area, the policyholder might initially be eligible for a lower-cost rate during the first 12 months following a map change. Premiums will then increase up to 18 percent each year as part of the premium rate revisions put in place by the Homeowner Flood Insurance Affordability Act of 2014. Purchasing a policy before the new map goes into effect will maximize your savings. Your insurance agent can provide more details on how to save. A policy can be assigned to new owners, allowing them to keep the lower rate.</p>
Change from <u>High-Risk</u> Zones A or AE to <u>Higher-Risk</u> Zones V or VE, or Increase in BFE	<p>Grandfathering can offer savings. The NFIP grandfathering option allows policyholders who have built in compliance with the flood map in effect at the time of construction to keep their previous zone or Base Flood Elevation to calculate their insurance premium. This could result in significant savings. A grandfather-rated policy can be assigned to new owners. In most cases, your insurance agent will ask you to provide an Elevation Certificate.</p>
Change from <u>High Risk</u> (e.g., Zones AE or VE) to Moderate to Low Risk (e.g., Zones X or shaded X)	<p>Flood insurance is optional but recommended. The risk has been reduced, but not removed. Flood insurance can still be purchased and maintained at lower cost. More than 20 percent or about one in five NFIP claims come from areas mapped outside of high-risk flood areas.</p> <p>Conversion offers savings. An existing policy can be converted to a lower-cost Preferred Risk Policy easily if the building qualifies. Note that lenders always have the option to require flood insurance in these areas.</p>
No Change in Risk Level	<p>No change in insurance rates. Still, this is a good time to talk with your insurance agent to learn your specific risk and make sure you have enough flood insurance coverage.</p>

SUCCESS WITH CRS – FROM THE NFIP/CRS UPDATE NOVEMBER/DECEMBER 2015

Tulsa finds a Path to the Future with CRS

One of the most-improved-in-flood-problems towns in the United States is Tulsa, Oklahoma. A major city of 400,000, it lies on both sides of the Arkansas River. During the mid-1900s, population growth spurred development, much of it in “desirable” waterfront areas.

By the 1980s, Tulsa had faced nine major flood disasters in 15 years. Every May, local officials would hold their collective breath, waiting to see what the new rainy season would bring. In the years since then, Tulsa gradually embraced comprehensive floodplain and watershed management programs. Vigorous public awareness efforts and massive buyout programs helped shift people out of floodprone areas. At Class 2, Tulsa is one of the top-rated communities in the CRS today.



“The CRS has been absolutely critical to Tulsa’s floodplain management program,” says Ron Flanagan, the city’s Planning Consultant. “The CRS encourages no single solution, but a comprehensive approach.”

In fact, the list of flood loss reduction measures the city carries out resembles the CRS’s list of credited activities: open space preservation, higher regulatory standards, acquisition and relocation, floodplain mapping, stormwater management, drainage system maintenance, and more.

“You follow the CRS and you get reduced floods and you get rewards by way of flood insurance premium reductions,” Flanagan says. “And this is money that typically aids the local economy because it is spent in Tulsa.”

The CRS helps City Stay Vigilant, Look Ahead

Tulsa has not experienced a major flood disaster for 30 years. Without that in-the-face reminder of the danger, the biggest challenge now is complacency. Many of its citizens were not yet born, or were too young to remember, when Tulsa faced floods routinely.

Fortunately, according to Flanagan, the CRS is helping keep flooding and floodplain management in front of elected officials.

“The CRS provided a road map for the city to use to achieve a premier, life-saving, and moneysaving local program for managing our flood vulnerability,”



Photo courtesy Ron Flanagan

Flanagan says. “Now, without major flooding, keeping the program on track is critical. This is where the new CRS activity, Program for Public Information, credited under Activity 330 (Outreach Projects), is going to be a big push for Tulsa in the future. The ongoing public awareness efforts that will earn credit for Tulsa under the CRS will also keep people vigilant and supportive of the city’s work.

“If we don’t have that continuous awareness, we’re going to lose the battle,” Flanagan said. “I am the biggest supporter of the CRS. The CRS is our best weapon.”

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. Scheduled so are the following:

April 19, 2016	Introduction to the CRS
April 20, 2016	CRS and Natural Floodplain Functions
May 17, 2016	Preparing for a Verification Visit
May 18, 2016	CRS and Coastal Hazards
All classes 1:00 pm Eastern/10:00 am Pacific Go to http://www.crsresources.org/training to register	

PRE-DISASTER MITIGATION AND FLOOD MITIGATION ASSISTANCE GRANTS



FEMA has announced the application period for the Fiscal Year (FY) 2016 Pre-Disaster Mitigation (PDM) and Flood Mitigation Assistance (FMA) grant programs: March 15 - June 15, 2016.

Pre-Disaster Mitigation (PDM):

Makes Federal funds available to State, Local and Tribal governments to implement and sustain cost-effective measures designed to reduce the risk to individuals and property from natural hazards, while also reducing reliance on Federal funding from future disasters. PDM program strengthens National Preparedness and Resilience and supports the national preparedness goal of mitigation, as specified in the Presidential Policy Directive (PPD-8).

FEMA's priorities for funding PDM applications are listed below:

- 1) State/Territory allocation
- 2) Tribal allocation set aside
- 3) Planning subapplications consistent with Title 44CFR Part 201 from Applicants that do not have Hazard Mitigation Grant Program (HMGP) planning funds available
- 4) Project subapplications from Applicants that do not have HMGP regular project funds available in order as follows:
 - ◇ Climate Resilient Mitigation Activities (CRMA) and pre-

or post- wildfire mitigation activities or any mitigation action that utilizes green infrastructure approaches

- ◇ Non-flood hazard mitigation projects and non-acquisition/elevation/mitigation reconstruction flood mitigation activities
- ◇ Acquisition, elevation, and mitigation reconstruction projects
- ◇ Generators for critical facilities as identified in a FEMA-approved Mitigation Plan

- 1) Planning subapplications from applicants that have HMGP planning funds available
- 2) Project subapplications from Applicants that have HMGP regular project funds available in the following order:
 - ◇ RMA and pre- or post-wildfire mitigation activities or any mitigation action that utilizes green infrastructure approaches
 - ◇ Non-flood hazard mitigation projects and nonacquisition/elevation/

mitigation reconstruction flood mitigation activities

- ◇ Acquisition, elevation, and mitigation reconstruction projects
- ◇ Generators for critical facilities

Flood Mitigation Assistance (FMA):

Makes available Federal funds to State, Local, and Tribal Governments to reduce or eliminate the risk of repetitive flood damage to buildings and structures insured under the National Flood Insurance Program (NFIP).

Allowable activities in support of FEMA program objectives include:

- Flood Hazard Planning consistent with 44 CFR Part 201
- Cost-effective and sustainable hazard mitigation projects that conform with FEMA-approved State/Tribal/ local mitigation plans:
- Property Acquisition and Structure Demolition or Relocation

(Continued on page 15)

PRE-DISASTER MITIGATION AND FLOOD MITIGATION ASSISTANCE GRANTS, CONTINUED

(Continued from page 14)

- ◇ Structure Elevation
- ◇ Mitigation Reconstruction
- ◇ Dry Flood-Proofing
- ◇ Non-structural Retrofitting of Existing Buildings
- ◇ Minor Localized Flood Reduction
- Applicant and Subapplicant Management Costs for administering and managing grant and subgrant activities
- Technical Assistance (for Applicants who were awarded FMA grants totaling at least \$1,000,000 Federal Share in FY 2015)

To learn more visit: <http://www.grants.gov/search-grants.html?agencies%3DDHS%7CDepartment%20of%20Homeland%20Security>

To view the PDM Factsheet: <http://www.fema.gov/media-library/assets/documents/114667>

To view the FMA Factsheet: <http://www.fema.gov/media-library/assets/documents/114663>

Have additional questions? Please speak with one of our Hazard Mitigation Assistance (HMA), Non-Disaster



Hazard Mitigation Assistance Guidance

Hazard Mitigation Grant Program, Pre-Disaster Mitigation Program, and Flood Mitigation Assistance Program

February 27, 2015



Federal Emergency Management Agency
Department of Homeland Security
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Grant Specialists: Marty Chester, 940-898-5216, Marty.Chester@fema.dhs.gov - Responsible for AR and TX. Trey Rozelle, 940-898-5412, Trey.Rozelle@fema.dhs.gov - Responsible for LA, NM, and OK.

Award Amounts and Important Dates

PDM - Available Funding for the Notice of Funding Opportunity (NOFO):	\$90,000,000
PDM - Projected Number of Awards:	200
FMA - Available Funding for the Notice of Funding Opportunity (NOFO):	\$199,000,000
FMA - Projected Number of Awards:	200
Period of Performance:	41 months
Application Start Date:	March 15, 2016
Application Submission Deadline:	June 15, 2016 at 3pm Eastern Standard Time
Anticipated Funding Selection Date:	August 30, 2016
Anticipated Award Date:	September 30, 2016

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ADDRESS CORRECTION
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