

# The BFE\*

\* BASE FLOOD ELEVATION

## INSIDE THIS ISSUE

- 1** | Spring Conference Review
- 2** | Words from the Chair
- 2** | OWRB Names New State NFIP Coordinator
- 3** | Fourth Annual Stormwater Quality Technical Workshop
- 3** | 2021 Save the Dates
- 4** | Risk Rating 2.0 Talking Points and Resources
- 6** | ASFPM Virtual Conference
- 6** | 8 Reasons to Attend ASFPM Virtual Conference
- 7** | FEMA Issues New Flood Insurance Rate Maps for Seminole County
- 8** | Turn Around Don't Drown Flood Safety Poster Contest

## Spring Conference Review

Janet Meshek, CFM, PE, SR/WA | The BFE Editor

Undeterred by the ongoing pandemic, OFMA held the 2021 Spring Technical Workshop virtually on April 1. A total of 231 of us attended! Thank you to OFMA Vice Chair Carrie Evenson for organizing and leading the event.

Because the event was virtual, speakers and attendees from near and far were able to participate. Session and discussion topics included an opening session during which Erin E. Neff, Public Information Director with Clark County Flood Control District, showed us how and why "Water Always Wins" using FloodVR. Breakout sessions offered options for both new and experienced CFMs. We also offered a track for those interested in hazard mitigation. Closing sessions topics included Risk Rating 2.0 with Joe Rossi of RogersGray Insurance and National Weather Service Resources for CFMs with Nicole McGavock from the National Weather Service Forecast Office.

We look forward to the 2021 Stormwater Quality Technical Workshop on July 14, which will be held virtually. However, the 2021 OFMA Annual Conference, September 20-22, will be held IN PERSON at the Embassy Suites Norman Hotel & Conference Center. See everyone again soon!





## Words from the Chair

Ron Johnson, CFM | OFMA Chair

As Floodplain Administrators, we have all heard it! “Why can’t I build my new home here? I have lived in in this area my whole life and have never seen it flood.” What is your response? Well here are a couple of things to remember.

Throughout time, floods have altered the floodplain landscape. These areas are continuously shaped by the forces of water—either eroded or built up through deposit of sediment. More recently, the landscape has been altered by human development, affecting both the immediate floodplain and events downstream. Historically, people have been attracted to bodies of water as places for living, industry, commerce and recreation. During the early settlement of the United States, locations near water provided necessary access to transportation, a water supply and water power. In addition, these areas had fertile soils, making them prime agricultural lands. This pattern of development continued as communities grew. In recent decades, development along waterways and shorelines has been spurred by the aesthetic and recreational value of these sites. The result has been an increasing level of damage and destruction wrought by the natural forces of flooding on human development.

## OWRB Names New State NFIP Coordinator

The Oklahoma Water Resources Board has appointed Aaron Milligan as State NFIP Coordinator. Milligan is the Environmental Programs Manager for the Floodplain Management Section and has been with the OWRB since 2016. Prior to his tenure there, he has worked for the Oklahoma Department of Environmental Quality and the City of Norman in various environmental and regulatory water programs. He is also a Registered Environmental Specialist and Certified Floodplain Manager. Milligan assumes the post from Yohanes Sugeng who will continue his role leading the Floodplain Management, Dam Safety, Planning and Infrastructure Engineering Programs.



## Fourth Annual Stormwater Quality Technical Workshop

July 14, 2021

The Oklahoma Floodplain Managers Association (OFMA), in conjunction with the Central Oklahoma Stormwater Alliance (COSWA) and the Green Country Stormwater Alliance (GCSA), are hosting the Fourth Annual Stormwater Quality Technical Workshop on Wednesday, July 14th, 2021, virtually.

The workshop will include presentations on municipal stormwater management, green infrastructure, inspections and enforcement, and total maximum daily loads (TMDLs) and runs from 8:30 am to 4:30 pm.

Representatives from the Oklahoma Department of Environmental Quality, the Oklahoma Conservation Commission, the Indian Nations Council of Government, and the Oklahoma Water Survey will be in attendance.

If you are looking for stormwater training for your inspectors or other city officials, this is a perfect opportunity to get them to a local workshop focused on stormwater quality.

Registration is \$50 per person and will be open soon.

If you have an interesting topic to present or want to recommend a speaker, please contact Carrie Evenson at [carrie.evenson@normanok.gov](mailto:carrie.evenson@normanok.gov).

Check out [www.okflood.org](http://www.okflood.org) for more information.



## 2021 SAVE THE DATES

### 2021 Stormwater Quality Technical Workshop

July 14, 2021

**VIRTUAL**

Moore-Norman Technology Center  
4701 12th Ave. NW  
Norman, OK 73069

### 2021 OFMA Annual Conference

September 20-22, 2021

Embassy Suites Norman Hotel & Conference Center  
2501 Conference Drive  
Norman, OK 73069

Keep up-to-date with OFMA events by visiting [okflood.org](http://okflood.org).



## Risk Rating 2.0 Talking Points and Resources to Help You Navigate the Changes

From the April issue of ASFPM's *News & Views* newsletter

FEMA's long-awaited Risk Rating 2.0 rollout is now underway as the agency announced April 1 that NFIP, flood insurance policyholders will see a new system calculate their premiums. FEMA should be releasing more details in the coming days on its [Risk Rating 2.0 webpage](#), and ASFPM will pass along any, noteworthy information to our stakeholders.

The new NFIP rating system is designed to be more equitable and easier to understand than the current system, which relies on antiquated insurance rating practices. Eventually, the new ratings system should put the NFIP on a path to financial sustainability. As floodplain managers, you will likely get inquiries from the public, your agencies, elected officials, or local media. Over the past week, ASFPM has been able to gain some valuable insights into Risk Rating 2.0 and the information below provides some talking points you may use as you see fit.

1. Risk Rating 2.0 is designed to establish insurance premiums. It does not change how Flood Insurance Rate Maps (FIRMs) and Flood Insurance Studies (FIS) are used for floodplain management and regulatory purposes nor for lender compliance with the mandatory purchase requirement. The Special Flood Hazard Area (SHFA) will remain.

2. With Risk Rating 2.0, flood hazard zones, rating tables, and elevations will no longer be the only factors used in calculating a property's flood insurance premium. Instead, FEMA will be utilizing state-of-the-art industry technology with data from the NFIP, NOAA, USACE, USGS, and others to establish a new riskinformed rating plan that incorporates a broader range of flood frequencies and sources, including pluvial flooding (drainage and urban flooding due to heavy rainfall) and other coastal risks such as erosion. Risk Rating 2.0 will also factor additional geographical variables, such as the distance to water, the type and size of nearest bodies of water, the elevation of the property relative to the flooding source, and building specifics (e.g., replacement cost). As proposed, NFIP premiums calculated under Risk Rating 2.0 will reflect an individual property's flood risk (rather than national averages).



3. FEMA has partnered with the USACE to develop the necessary statistics and information to develop what ASFPM believes will be a superior, actuarially sound, and far less complicated approach to rating structures protected by levees. This provides a significant opportunity to close the insurance gap in residual risk areas around levees.

4. What this new methodology will mean for policyholders will vary, of course, but most can expect a reduction or minimal change in premium costs. Fewer will see an increase in premiums. Only 4% of policy holders nationwide are expected to see substantive increases, this percentage however, varies from state to state. In a national rate analysis of current policy holders, FEMA says:

- 23% will see immediate premium decreases;
- 66% will see, on average, premium increases of \$0-\$10/month (which is around what the average is now);
- 7% will see, on average, premium increases of \$10-20/month;
- 4% will see, on average, premium increases of \$20 or more per month.

5. FEMA has released Risk Rating 2.0 profiles for each state, which provide a similar breakdown to the national data. These should be very useful for explaining impacts of Risk Rating 2.0 in a particular state. The fact sheets also provide statistics about average Individual Assistance payments versus average flood insurance payments, and mitigation measures for reducing rates. Find your state profile here.

6. In terms of equity related to cost, it appears the more robust actuarial rating approach will decrease rates for lower value homes and those with more expensive homes could see some increases. While this doesn't solve the flood insurance affordability problem for some, an unexpected and welcome benefit of Risk Rating 2.0 will likely be greater equity in the NFIP. It will be up to Congress to further address the affordability issue, although FEMA did propose an affordability framework in 2018. Congress will also have an opportunity to tailor an approach to affordability when they consider reauthorizing and reforming the NFIP, which expires at the end of September 2021.

7. The new rating engine will help agents more easily price and sell policies. It's expected that this engine will provide transparency to policyholders to better understand their property's flood risk and how it is reflected in their cost of insurance. This will also eliminate the longstanding problem of people going to multiple insurance agents and getting different rate quotes for a property. We understand that FEMA is working on a public-facing interface that will let folks find the rate for their property and that it may become available later this summer.

8. The new rate schedule takes effect Oct. 1, 2021 for new policyholders but not until April 1, 2022 for renewal of existing policies. This phased approach will allow time for existing policyholders to see the new rates and consider any mitigation steps they could take to lower their future insurance premiums. It will also allow time for the insurance companies that write NFIP policies to upgrade their systems to apply the new rates for renewals. Those existing policyholders wishing to take advantage of rate decreases at renewal can do so beginning October 1.

9. FEMA says Risk Rating 2.0 will provide the following key benefits to policyholders, communities, and the flood insurance industry:

- Creates an individualized picture of a property's risk
- Provides rates that are easier to understand for agents and policyholders
- Reflects more types of flood risk in rates
- Uses the latest actuarial practices to set risk-based rates
- Reduces complexity for agents to generate a quote

ASFPM believes this change is long overdue and believes that it is important that a property owner understand their flood risk through an actuarial sound flood insurance rate. A more accurate, fair, and equitable way to determine an individual property's flood risk should increase public confidence in the program and should put NFIP on stronger financial footing. There's still much to be learned to ensure a smooth rollout. We'll continue to provide updates and analysis as we learn more.

### Current FEMA resources on Risk Rating 2.0

- [NFIP, Risk Rating 2.0 Methodology and Data Sources, March 25, 2021](#)
- [Risk Rating 2.0 is Equity in Action](#)
- [Risk Rating 2.0 – National Rate Analysis \(graphic\)](#)
- [Risk Rating 2.0 State Fact Sheets](#)
- [Legacy Rating Program changes](#)
- [New NFIP Pricing Methodology Program Changes and Updated Guidance Effective October 1, 2021](#)
- [Risk Rating 2.0 Methodology and Data Sources -Premium Calculation Worksheet Examples](#)
- [Risk Rating 2.0 Appendix D Rating Factors](#)

## ASFPM Virtual Conference

May 10 - 14, 2021



The Association of State Floodplain Managers will convene the world's largest and most comprehensive floodplain management conference – our 45th annual gathering, May 10-14, 2021 in a virtual setting. We invite you to share your experiences with local, state, regional, tribal and federal officials, industry leaders, consultants and a wide variety of subject matter experts from diverse fields.

The conference is conducted by the ASFPM, the world's leading voice for sound floodplain management, with 18,000+ practitioners, 10,000 Certified Floodplain Managers, 36 chapters and 73 corporate and agency Partners world-wide.

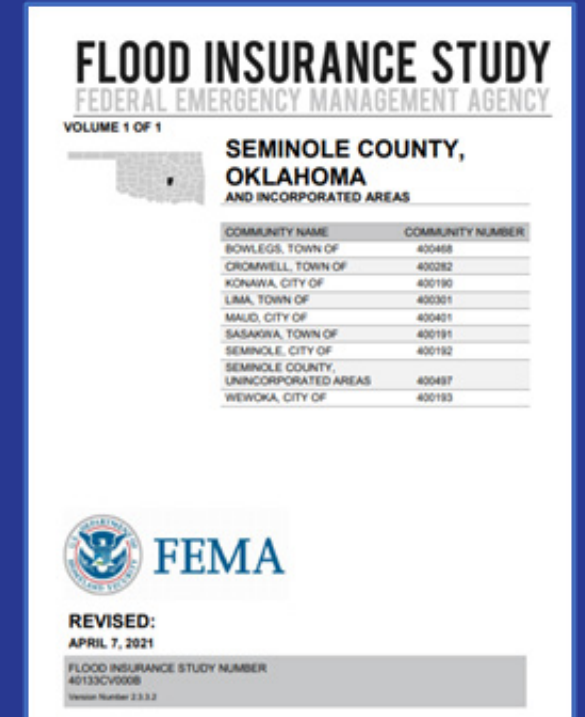
### 8 Reasons to Attend ASFPM Virtual Conference

<b>Targeted Content</b>  ASFPM's virtual conference is a five-day event featuring three plenary presentations, six workshops, and 58 concurrent sessions for a total of more than 160 presentations. It's full, well-rounded program expertly designed to expand your expertise and elevate your skillset.	<b>Expert Speakers</b>  This is our 45th annual conference, and over the years we've built a reputation for attracting top-notch speakers who deliver practical, field-tested content. There's no better place to learn from industry experts who will provide you with the tools and insights to help you be more effective in your job.
<b>Earn Continuing Education Credits</b>  The 2021 ASFPM Virtual Conference is approved for 12 Continuing Education Credits for Certified Floodplain Managers and 16 Certification Maintenance credits for American Institute of Certified Planners (AICPs).	<b>Connections</b>  There'll be plenty of opportunities to build connections with your fellow attendees. Share ideas on the chat boards, meet up on Twitter via the #ASFPM2021 hashtag, and network in the exhibit hall and virtual networking spaces.

## FEMA Issues New Flood Insurance Rate Maps for Seminole County

Aaron Milligan, OWRB, State Floodplain Manager

New Flood Insurance Rate Maps (FIRMs) for Seminole County became effective April 7. FIRMs are the official map of a community on which FEMA has delineated the Special Flood Hazard Areas (SFHAs), the Base Flood Elevations (BFEs) and the risk premium zones applicable to the community. The map update includes the county and eight communities. The new maps must be adopted by inclusion in the community flood damage prevention ordinance to become effective.



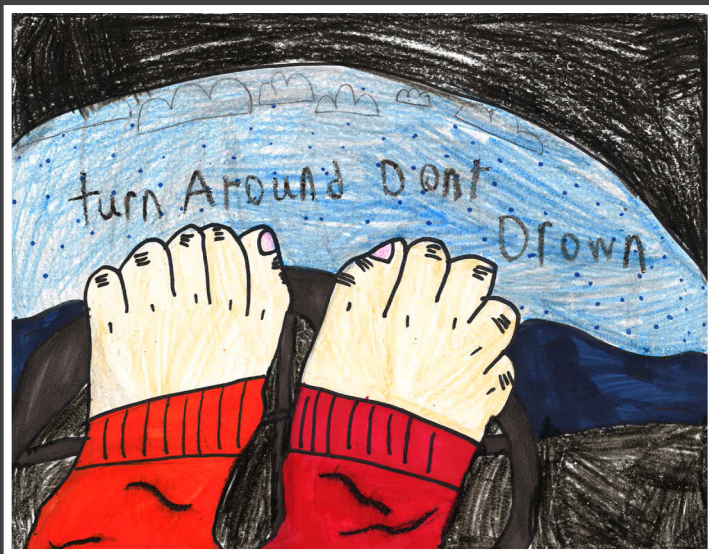
<b>Convenience</b>  The nation's largest conference dedicated to all aspects of flooding and floodplain management is also the most convenient. Wherever you're working from these days, we bring the full conference experience to you and make it easy for you to access wherever and whenever you choose. And it's all delivered on a robust, easy-to-use learning management platform.	<b>On-Demand Access</b>  One of the biggest benefits of the virtual conference is on-demand access. No more worrying about trying to be in two places at once when there are multiple concurrent sessions you'd like to see. Because we're recording the entire program, all registered attendees will have unlimited on-demand access to every session and the virtual exhibit hall until Jan. 31, 2022.
<b>Live Q&amp;A</b>  Every session at the conference includes plenty of time for live Q&A! Our speakers and partners will be ready to answer your most pressing questions and offer advice for navigating your biggest challenges.	<b>In-Depth Workshops</b>  For those looking for a more in-depth examination of important topics, we're offering six workshops. These workshops, which cost an additional \$25 each, are a great way to earn additional CECs while expanding your expertise.



## Turn Around Don't Drown Flood Safety Poster Contest

Polls are now open!

Despite the cancellation of school and OFMA's Spring Technical Workshop, grade school artists from across the state submitted their artwork for the Turn Around Don't Drown Flood Safety Poster Contest. Cast your vote for your favorites now until Friday, April 24.





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Editor, The BFE | PO Box 8101 | Tulsa, OK 74101

### Chair

Ron Johnson, CFM  
McClain County  
102 E. Center Road  
Goldsby, OK 73093  
405.288.2064  
mcclain.em@gmail.com

### Region I Representative

Lincoln Irvine, PE, CFM  
14000 Quail Springs  
Parkway  
No. 500  
Oklahoma City, OK 73134  
405.242.6277  
lincoln.irvine@benham.com

### Region V Representative

David Smith, CFM  
City of Woodward  
1009 Ninth St.  
Woodward, OK 73801  
580.254.8522  
dsmith@cityofwoodward.com

### Ex Officio

Julie Cunningham  
Executive Director  
OWRB  
3800 N. Classen Blvd.  
Oklahoma City, OK 73118  
405.530.8800

### Vice Chair

Carrie Evenson, PhD, PE, CFM  
City of Norman  
201A W. Gray  
PO Box 370  
Norman OK 73069  
405.366.5453  
carrie.evenson@normanok.gov

### Region II Representative

Joseph Remondini, PE, CFM  
Corps of Engineers—*Retired*  
3225 S. Detroit  
Tulsa, OK 74105  
918.361.8636  
jremondini@aol.com

### State NFIP Coordinator

Yohanes Sugeng, PE, CFM  
OWRB  
3800 N. Classen Blvd.  
Oklahoma City, OK 73118  
405.530.8800  
yohanes.sugeng@owrb.ok.gov

### Honorary Board Member

Ken Morris  
OWRB—*Retired*  
5400 E. Tecumseh Road  
Norman, OK 73026  
405.573.7990

### Secretary

Rachael Cooper, PE, CFM  
Wagoner County  
307 E. Cherokee St.  
Wagoner, OK 74467  
918.485.7979  
rcooper@wagonercounty.ok.gov

### Region III Representative

James Kuykendall  
Town of Kingston  
PO Box 638  
Kingston, OK 73439  
903.814.2839  
kingstonfd@hotmail.com

### Past Chair

Brandon Claborn, PE, CFM  
Meshek & Associates  
No. 1550  
1437 S. Boulder Ave.  
Tulsa, OK 74119  
918.392.5620 ext. 207  
bclaborn@meshekengr.com

### Honorary Board Member

Ronald D. Flanagan, CFM  
R.D. Flanagan & Associates  
3015 E. Skelly Drive  
No. 270  
Tulsa, OK 74105  
918.749.2696  
rdflanagan@rdflanagan.com

### Treasurer

Carolyn Schultz, CFM  
Corps of Engineers—*Retired*  
3527 S. 401st W. Ave.  
Mannford, OK 74044  
918.906.3922  
cschultz@cimtel.net

### Region IV Representative

Johnny A. Barron, PE, CFM  
City of Altus  
509 S. Main  
Altus, OK 73521  
580.481.3518  
jbarron@altusok.gov

### PDCC Chair / Honorary Board Member

Joseph Remondini, PE, CFM  
Corps of Engineers—*Retired*  
3225 S. Detroit  
Tulsa, OK 74105  
918.361.8636  
jremondini@aol.com

### BFE Editor

Janet K. Meshek, PE, CFM,  
SR/WA  
Meshek & Associates  
1437 S. Boulder Ave.  
No. 1550  
Tulsa, OK 74119  
918.392.5620  
jmeshek@meshekengr.com