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State Emergency Management Agency (SEMA)
Floodplain Management Section

Issue 2 - Management E-Bulletin

The purpose of the *Missouri Floodplain Management E-Bulletin* is to provide specialized, up-to-date information to Missouri Floodplain Administrators regarding the National Flood Insurance Program (NFIP). The goal is to include new information regarding the NFIP, dates and times of upcoming NFIP training workshops, Community Rating System (CRS) updates, compliance reminders to assist in implementing NFIP regulations, and information concerning the Association of State Floodplain Managers (ASFPM) and the Missouri Floodplain & Stormwater Managers Association, Inc. (MfSMA, Inc.)

It is time for Issue 2 already! We received positive feed back from you regarding Issue 1, and hope to hear even more about Issue 2. If you have floodplain management topics that you would like to see covered in future issues,

please email us at this address: (karen.mchugh@sema.dps.mo.gov) with your suggestions. Also, we are always looking for flooding photos, so please share them with us: Include your name, the location, and the date of the photo.



Photo by John Shea—FEMA—Dutchtown, Missouri

So, Where Are We Now?

In Issue 1, we described how the National Flood Insurance Program (NFIP) was created by the passage of the National Flood Insurance Act in 1968. In the 50 years since then, the NFIP has been amended, reformed, and extended several times in order to strengthen the program. One such reform, the Biggert-Waters Flood Insurance Reform Act of 2012, was a law passed by Congress and signed by the President extending the NFIP for five years until September 30, 2017, while requiring significant program reform.

Since September 30, 2017, we have had a series of short-term reauthorizations that were tied to the short-term

federal budget extension. Therefore, each time the federal budget was extended, so was the NFIP. On March 23, 2018, Congress completed actions on omnibus appropriations legislation: The House and Senate passed the omnibus bill (a single document that was accepted in a single vote by Congress), and President Trump signed the measure.

The Omnibus also contained an extension of the NFIP until July 31, 2018. NFIP reauthorization is an opportunity for Congress to take bold steps to reduce the complexity of the program while transitioning it on to a more sound-financial framework. The level of damage from the

2017 flooding disasters makes it abundantly clear that FEMA needs a holistic plan to ready the nation for managing the cost of catastrophic flooding under the NFIP.





2017 Flooding at Lake Annette, Missouri.

"I'm frustrated by the pace of getting buyouts done - no question. We have to address these multiple-loss properties."
Roy Wright,
 Deputy
 Associate
 Administrator
 for Insurance
 and Mitigation
 — FEMA



Missouri NFIP-Participating Communities

Congratulations and a warm welcome to three Missouri communities that are newly participating in the National Flood Insurance Program: Lanagan, Koshkonong and Hawk Point. All three communities entered the program in the Regular Phase of the NFIP. However, Koshkonong and Hawk Point participate as no Special Flood Hazard Area (NSFHA) communities.

In Missouri, there are 673 NFIP-participating communities, 67 of which are "NSFHA" communities. A community is designated as "NSFHA" when FEMA's Flood Insurance Rate

Maps show that the community does not contain Special Flood Hazard Areas (areas inundated by a flood having a 1% chance of being equaled or exceeded in any given year, i.e., the base flood).

Because these three new NFIP communities are in the regular phase of the program, full limits of flood insurance coverage are now available to homeowners, condominium associations and unit owners, renters, and business owners alike.

The Floodplain Management Section is always available to

help Communities join the NFIP and to provide general technical assistance to program participants. Please do not hesitate to call if you need assistance.

For a list of communities participating in the National Flood Program, you may access FEMA's Community Status Book Report by following this link:

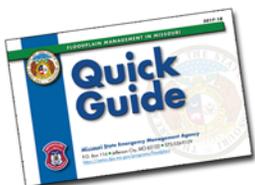
<https://www.fema.gov/cis/MO.html>

Missouri Quick Guide

The Floodplain Management section has received word that the new 2017-2018 Missouri *Quick Guide* is a useful tool during day-to-day operations while implementing floodplain management practices. There are three ways to receive the *Quick Guide*:

1. The 2017-2018 Missouri *Quick Guide* was already mailed to all Missouri NFIP-participating community floodplain administrators.
2. The *Quick Guide* will be available during all NFIP Training Workshops.
3. You may download a copy of the *Quick Guide* by visiting the SEMA Floodplain Management Website:

<https://sema.dps.mo.gov/programs/floodplain/documents/quick-guide.pdf>



Desk Reference



Because the new *Desk Reference* interacts with the Internet, it must be uploaded to a 32 GB flash drive. The flash drive allows floodplain administrators to download the *Desk Reference* to desktop computers or laptops.

The SEMA floodplain staff has transferred the new *Desk Reference* to flash drives, and has them available to NFIP-participating communities that attend 2018 NFIP training.

Because of the expense of the 32 GB flash drives, we must limit them to one per community.

SEMA Floodplain Website

Features of the SEMA Floodplain Management website include:

- Links to FEMA's NFIP program website
- NFIP forms available for downloading
- NFIP training workshop schedule
- CFM Exam schedule
- Find a Floodplain Administrator tool
- Missouri Quick Guide
- E-Bulletins



2018 Tools of Floodplain Management Dates

Please mark your calendars and register for any of the 2018 Tools of Floodplain Management workshops being offered at the State Emergency Management Agency Operation Center (SEOC).

Tools workshops are scheduled on the following dates:
July 18, 2018 - 1st day
July 19, 2018 - 2nd day

Sept. 26, 2018 - 1st day
Sept. 27, 2018 - 2nd day

Applications to register for any of the 2018 Tools of Floodplain Management workshops are available online at: www.mfsma.org/coursesworkshops.html

If you have any questions, please contact Linda Olsen.
Email: Linda.Olsen@sema.dps.mo.gov

Phone: (573) 526-9115

Our first 2018 Tools of Floodplain Management workshop was a huge success with 42 in attendance! Please join us for an excellent upcoming NFIP training opportunity in July or September!



2018 Certified Floodplain Manager's Exam

The 2018 Certified Floodplain Manager (CFM) Examinations are given at the State Emergency Management Agency (SEMA), 2302 Militia Drive, Jefferson City, MO. 65101. The only exception is the April 13th, 2018 exam, which will be given at the Annual Missouri Floodplain and Stormwater Managers Association, Inc. (MfSMA) Conference (see page 4.) Exam registration – including the application fee - must be completed and submitted to the Association of State Floodplain

Managers (ASFPM). An application is available online at <https://www.floods.org>

A study guide and additional information about the exam is available from SEMA; Contact Linda Olsen at (573)526-9115.

For each CFM examination date, you must register to take the exam through the ASFPM office in Madison, Wisconsin. There is an application package to complete and submit with the examina-

tion fee. You cannot register for the exam through SEMA. All CFM exam information is available at: <http://floods.org/index.asp?menu-id=426&firstlevelmenuid=180&siteid=1> **** Special note: In April the conference registration fee does NOT include CFM exam registration. You must register through the ASFPM office.**

CFM Exam Dates:

April 11, 2018 NFIP Training Workshop
April 13, 2018 CFM Exam
Aug. 9, 2018 NFIP Training Workshop
Aug. 10, 2018 CFM Exam
Nov. 8, 2018 NFIP Training Workshop
Nov. 9, 2018 CFM Exam



The U.S. Army Corps of Engineers (USACE) Silver Jackets program allows Corps Districts to participate directly with state agencies to reduce the risk of flooding. A network of multiple state and federal agencies connect the USACE's Silver Jackets and other programs with the needs of communities or levee and drainage districts state wide. Silver Jackets administers an annual call for proposals that brings USACE Flood Plain Management Services funds for use on nonstructural flood risk management to the people in Missouri. In 2017, the Missouri State NFIP Coordinator and the State Hazard Mitigation Officer wrote letters of support for six 2018 projects that were approved and funded. These projects are: Missouri Nonstructural Workshops, Missouri Flood Buyout Strategy, Lower Meramec Floodplain Management Plan, Upper Joachim Creek Floodplain Management Plan, Roadway Flooding Assessment, and Missouri Levee & the Drainage District Association (MLDDA) Electronic Newsletter.

An exciting Silver Jackets proposal for 2019 is the Missouri Historic Flood Signs! These durable, commemorative signs tell the story of historic flood events with information from state historical societies, partnering agencies, and the community. The signs normally have a photo of the flooding event and a description. The best stories relate past flood depths, high water marks, and flood damages. Every sign will have a link to the states website for additional information on past flood disasters. Find more information about this proposal by following: <http://silverjackets.nfrmp.us/State-Teams/Missouri> Or you may email

Brian Rast at the following:
Brian.T.Rast@usace.army.mil

OR Lori Blatter at the following:
lori.blatter@sema.dps.mo.gov



Community Rating System (CRS) Page

In Missouri there are 9 communities that participate in the Community Rating System (CRS) program. In order to participate, these 9 communities have adopted more restrictive NFIP standards than those outlined in the minimum requirements. CRS classes are rated from 9 to 1 and entitle residents in Special Flood Hazard Areas (SFHA) to a discount on their flood insurance premiums. Listed below are the Missouri Communities that participate in the CRS program:

Community	County	CID	CRS Entry	Current Effective Date	Current CRS Class	% Discount
Brentwood	St. Louis	290338	5/1/2016	5/1/2016	9	5%
Florissant	St. Louis	290352	10/1/2013	10/1/2013	8	10%
Hannibal	Ralls, Marion	290223	5/1/2011	10/1/2016	9	5%
Independence	Clay, Jackson	290172	10/1/1991	5/1/2017	9	5%
Kansas City	Jackson	290173	10/1/2009	5/1/2016	7	15%
Maryland Heights	St. Louis	290889	10/1/2013	10/1/2017	7	15%
O'Fallon	St. Charles	290314	5/1/2017	5/1/2017	9	5%
Platte County	Platte	290475	5/1/2009	5/1/2010	5	25%
St. Charles County	St. Charles	290315	10/1/2001	5/1/2008	7	15%

Premium discounts ranging from 5% to a maximum of 45% will be applied to eligible policies written in a community as recognition of the floodplain management activities instituted. Most communities enter the program with a CRS Class 9 or Class 8 rating. CRS application information can be obtained from one of the following: CRS specialists:

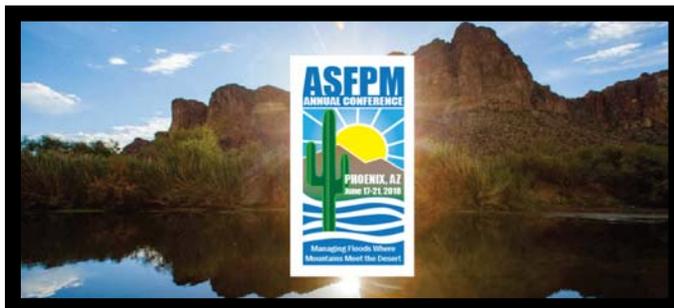
Melissa A. Mitchell, CFM
 ISO/CRS Specialist
 (913) 543-0632
 mmitchell@iso.com

Andy Megrail
 FEMA Region VII
 (816) 283-7982
 andy.megrail@fema.dhs.gov

For the latest version of the CRS Coordinator's Manual and other related documents:
<http://training.fema.gov/EMIWeb/CRS/>



Missouri State NFIP Coordinator presents the City of Hannibal's CRS plaque to CRS Coordinator and Floodplain Administrator Joey Burnham in Hannibal, Missouri.



**ASEPM's 42nd Annual National Conference
Phoenix, Arizona**

Managing Floods Where the Mountains Meet the Desert

The Association of State Floodplain Managers will convene the world's largest and most comprehensive floodplain management conference – its 42nd annual gathering - at the Phoenix Convention Center in Phoenix, Arizona. You are invited 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 who will offer presentations relevant to this year's theme: "Managing Floods Where Mountains Meet the Desert." The conference is conducted by the Association of State Floodplain Managers (ASFPM). The Arizona Floodplain Management Association (AFMA) is the local host team for this year's Conference.

More information about the conference can be found at:

<http://www.asfpmconference.org/2018/>



2018 Missouri Floodplain & Stormwater
Managers Association, Inc.
Annual Conference

April 11-13, 2018

Tan-Tar-A Resort – Osage Beach, Missouri

Conference Theme:

“Still Flooding After All These Years”

Full Conference Brochure Registration & Vendor Information at

www.mfsma.org

Target Audiences Include:

Federal, state or local community officials with regulatory responsibility for floodplains and stormwater management, building codes and community planning, design professionals, GIS and engineering professionals, land surveyors, insurance professionals, mortgage lenders, and relators involved in flood insurance issues.

State of Missouri Floodplain Management Section
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Mission Statement of the
Floodplain Management
Section:

The mission of Missouri's comprehensive floodplain management program is to make the State and its citizens less vulnerable to the impact of flooding through the effective administration of statewide floodplain management and to provide local communities with the tools and resources for managing, assessing, and planning for development in floodprone areas; to save lives; and to protect property.

Social Media:

Follow SEMA Facebook:

<https://www.facebook.com/MissouriSEMA/>

Follow M/SMA at the links below:

Twitter: https://twitter.com/Missouri_Floods

Facebook: <https://www.facebook.com/MOflloods/>

LinkedIn: <https://www.linkedin.com/groups/12035173>

Other Contact Information:

NFIP Region VII/iService Team Bureau and Statistical Agent

Ally Bishop, Regional Manager

Phone: 913-837-5220

abishop@nfip-iservice.com

Christopher (Chris) Parsons, NFIP Insurance Specialist

Phone: 816-283-7980

christopher.parsons@fema.dhs.gov

Todd Tucker, Natural Hazards Program Specialist

Phone: 816-283-7528

todd.tucker@fema.dhs.gov

Special Notes from Missouri State NFIP Coordinator Karen McHugh:

One of the most common violation of floodplain regulations are flood openings in foundation walls and walls of enclosures below the base flood elevation that do not meet NFIP requirements. The following information is what you need to know about buildings elevated on piers, posts, piles, columns, or parallel shear walls with full or partial enclosure below the elevated floor. An enclosure beneath an elevated floor allows for 3 activities: 1) building access 2) parking and 3) storage. An enclosure of this type is allowed in an SFHA; however, it must meet certain criteria. All construction below the BFE that is susceptible to flooding must consist of flood damage-

resistant building materials: "Flood damage-resistant material" is defined by the NFIP as "any building product material, component or system capable of withstanding direct and prolonged contact with floodwaters without sustaining significant damage." In addition, enclosures must be vented (permanent openings) to allow the free passage of water automatically in both directions, without human intervention. Consequently, openings such as windows, entrance doors and garage doors do not count as flood vents. The openings cannot be any higher than one foot above grade and they must be of a certain size, i.e. one square inch of opening for

every square foot of enclosure. There must also be a minimum of two openings each on different sides of the enclosed area.

A structure that was compliant during its final building inspection, can easily become a violation: All it takes is a little plywood covering an opening!! Routinely check permanent openings!

GET OUT THERE!! "FIELD TRIPS" ARE FUN!!



Summertime is pool time!

At-grade (in-ground) swimming pools are allowed in the SFHA, but they fall under the definition of "development." Therefore, the community must approve a Floodplain Development Permit prior to construction. All mechanical equipment servicing the pool must be elevated above the Base Flood Elevation to meet the requirements of the community's floodplain management ordinance.

Remember to remind applicants before building that pool in the SFHA, if a flooding event does happen, there is the messy issue of mud being left in the bottom of the pool!