



## Floodplain Management Staff:

Karen McHugh, CFM  
State NFIP Coordinator  
(573) 526-9129  
karen.mchugh@sema.dps.mo.gov

Lauren Imhoff, CFM  
Deputy State NFIP Coordinator  
(573) 526-6534  
lauren.imhoff@sema.dps.mo.gov

Korie Otto, CFM  
Floodplain Management Officer  
(573) 526-9135  
Korie.otto@sema.dps.mo.gov

### Inside this issue:

Substantial Damage	1
Disaster Response	2
Des Arc, MO Tornado Pics	3
Des Arc, MO Tornado Pics	4
Rolla, MO Tornado Pics	5
2025 ASFPM Conference	5
New employee welcome!	6

## State Emergency Management Agency (SEMA) Floodplain Management Section

### Issue 3 - FY 2024 - Floodplain Management E-Bulletin

It's the third (3rd) quarter of Fiscal Year 2024, and time for the third FY24 *Missouri Floodplain Management E-Bulletin!*



There has been a plethora of severe weather in Missouri so far in 2025 and a lot of associated damage. As a reminder, Title 44 of the Code of Federal Regulations 59.1 defines "substantial damage" as: "Damage of **any** origin sustained by a structure whereby the cost of restoring the structure to its before-damaged condition would equal or exceed 50% of the market value of the structure before the damage occurred."

As a requirement for participation in the National Flood Insurance Program (NFIP), communities must adopt a local floodplain ordinance meeting minimum NFIP criteria. These ordinances stipulate that after a disaster all residential and non-residential structures located within the Special Flood Hazard Area (SFHA) **must** be evaluated for substantial damage. Substantial damage evaluations apply to all types of disasters, including wind and tornados.

The local Floodplain Administrator is usually responsible for complying with the requirements of the local floodplain ordinance and evaluating reconstruction after a disaster.

When structures are found to be substantially damaged, they **must** be brought into compliance with the community's floodplain management ordinance.

In Missouri, substantially damaged residential buildings must either be raised to the base

elevation (BFE) or above, or they must be relocated outside the 1% annual floodplain or Special Flood Hazard Area (SFHA). In addition, non-residential structures can be elevated or dry-floodproofed to meet the conditions of the local floodplain ordinance.

FEMA developed an excellent software tool – SDE 3.0 – to assist local officials. This is a formalized, organized approach for making these determinations; in addition, it is a FEMA-accepted method for determining substantial damage and substantial improvement. With an SDE process in place, communities can complete their NFIP requirements more quickly, allowing citizens to start reconstruction sooner. SEMA Floodplain staff has developed a workshop teaching all aspects of FEMA's SDE 3.0 program. Please visit our website for updated workshop venues and dates, and watch for emails advertising SDE 3.0 workshops.

The next scheduled SDE 3.0 training opportunity is: **June 18, 2025:** 1550 Corporate Dr., Warrensburg, MO. Register here:

[mfsma.org/meetinginfo.php](https://mfsma.org/meetinginfo.php)

Please look for email announcements for other SDE 3.0 training opportunities in 2025.

The [floodsmart.gov/disaster-response](https://floodsmart.gov/disaster-response) webpage is designed to provide the most up-to-date and relevant NFIP publications needed to prepare for and respond to floods. Please use and promote this website in the community and with other local officials to provide them with access to resources needed before, during and after a flood event. The Disaster Response Landing page provides informational resources that address the following categories:

### Preparing for a Flood

- Filing Your Claim
- Recovering From a Flood
- Resources in Additional Languages

### Flood Recovery

If you are a policyholder of FEMA's National Flood Insurance Program and experienced recent flooding, visit:

[How Do I Start My Claim](#) to learn more about how to file your flood insurance claim.



Ash Patel, a small business owner from Bridgeville, Pennsylvania, purchased flood insurance to protect his restaurant. With help from the NFIP, he was able to rebuild. See Ash Patel's story here:

[https://youtu.be/j\\_28\\_Isfykc?si=PiBsMzD2RRHva4j2](https://youtu.be/j_28_Isfykc?si=PiBsMzD2RRHva4j2)

## Des Arc, MO (Iron County)

### Friday, March 14, 2025 Tornado

A series of destructive tornadoes left extensive damage across several parts of Missouri. It has been fourteen years ago from the devastating Joplin tornado. These photos were taken in Des Arc and Rolla Missouri by Floodplain Management staff members.



### Des Arc, MO Tornado continued...



## Rolla, MO (Phelps County)

Friday, March 14, 2025 Tornado



Join the Association of State Floodplain Managers (ASFPM) at the world's largest and most comprehensive floodplain management conference, **May 18 -22, 2025 in New Orleans, Louisiana.**

This historic city isn't just a place for vibrant culture and delicious food – it's also a powerful symbol of resilience in the face of flood risk. Twenty years after Hurricane Katrina, we'll gather in New Orleans to reflect on the lessons learned, celebrate the city's remarkable comeback, and reimagine the future of flood risk management.

With the conference theme of **"Extraordinary Lessons Below Sea Level: 20 Years of Innovation"** the conference will feature insightful plenary speakers, informative workshops, and engaging discussions on the latest advancements in flood mapping, mitigation, modeling, nature-based solutions, and more.

<https://www.floods.org/conference/registration>



Missouri Floodplain Management Section  
PO Box 116  
Jefferson City, Missouri 65102  
Phone: 573-526-9129

The 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 flood prone areas; to save lives; and to protect property.



#### Other Contact Information

National Flood Insurance Program:  
Ally Bishop,  
Region VII Regional Manager  
Phone: 202-779-1008  
ally.bishop@associates.fema.dhs.gov

Christopher (Chris) Parsons  
NFIP Insurance Specialist  
Phone: 816-283-7980  
christopher.parsons@fema.dhs.gov



The State Emergency Management Agency (SEMA) Floodplain Management Section is please to introduce you to our new Floodplain Management Officer, Cheryl Garner! Cheryl begins working in the floodplain Management Section on April 1, 2025, but she is not a stranger to us at SEMA. Cheryl worked as the Logistic Section Chief, Web EOC and Salamander Administrator for the last 5 years.

**Welcome to Floodplain Management Cheryl!**