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Floodplain Management Staff:

- Karen McHugh, CFM
State NFIP Coordinator
(573) 526-9129
karen.mchugh@sema.dps.mo.gov
- Lori Blatter, CFM
Floodplain Management Officer
(573) 526- 9135
lori.blatter@sema.dps.mo.gov
- Linda Olsen, CFM
Emergency Management Officer II
(573) 526-9115
linda.olsen@sema.mo.gov

Inside this issue:

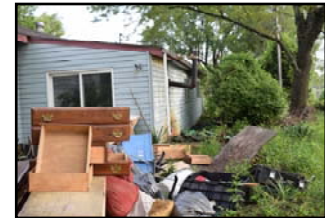
National Preparedness Month	2
Increased Cost of Compliance	2
Certified Floodplain Manager's Exam	3
New CFM Study Guide	3
Floodplain Simulation System	3
CRS Page	4
CRS Workshop	4
2019 ASFPM Membership	5
ASFPM Foundation	5
Contact Information & Mission Statement	6
Karen M's Notes	6

State Emergency Management Agency (SEMA)
Floodplain Management Section

Issue 4 - Floodplain Management E-Bulletin

It's time for Issue 4 already! If you have floodplain management topics that you would like to see covered in future issues, please send your suggestions to this email address: karen.mchugh@sema.dps.mo.gov

We're always looking for flooding photos, so please share them with us: Include your name, the location, and the date of the photo.



"It's not debris, it's people's lives!"
Photo taken at Lake Annette, Mo.

Substantial Damage Evaluations When it is NOT a Flooding Event

44 Code of Federal Regulations 59.1 defines "substantial damage" as: "Damage of any origin sustained by a structure where by 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."

Over 22,300 communities nationwide participate in the National Flood Insurance Program (NFIP), which provides favorably priced flood insurance to owners of structures inside and outside of Special Flood Hazard Areas (SFHA). As a requirement for participation in the NFIP, communities must adopt a local floodplain ordinance meeting the minimum NFIP criteria. These ordinances stipulate that after a disaster all residential and non-residential structures located within SFHA must be evaluated for substantial damage. Substantial damage evaluations apply to all types of disasters, including fire, earthquakes, tornados, etc.

The local Floodplain Administrator is usually the person responsible for complying with the requirements of the local floodplain ordinance and evaluating reconstruction after a disaster. Unfortunately, many Floodplain Administrators only think about their substantial damage responsibilities after a flooding event has occurred. In June, our neighboring state of Kansas had just this type of scenario: structures in the SFHA damaged by a tornado!

On June 26, 2018 an EF-3 tornado damaged 78 homes in Eureka, Kansas. Several of the damaged structures are located in the FEMA mapped SFHA. Kansas floodplain officials wasted no time in going to the City of Eureka to begin the required substantial damage evaluations. Three structures were found to be substantially damaged, and must be brought into compliance with the City of Eureka's floodplain ordinance. In other words, even though it was not a flood that caused the damage,

they must be protected from future flooding to at least the elevation of the base flood. In Missouri, substantially damaged residential buildings must either be raised to the base flood elevation (BFE) or above, or they must be relocated outside the 1% annual floodplain (the SFHA). In addition, non-residential structures can be dry flood-proofed to meet the conditions of the local floodplain ordinance.



Tornado damaged gas station in Eureka, Kansas
Photo Credit: Steve Samuelson, Kansas State NFIP Coordinator



2015 Flooding in Laclede County, Missouri.

"FEMA is not a first responder; disasters are state managed, locally executed and federally supported. Our role is to support local governments following a disaster only after their capacity to respond has been exceeded."

Brock Long,
FEMA
Administrator



September is National Preparedness Month

Make and Practice Your Emergency Plan!

Each year, September is National Preparedness Month, designed to raise awareness of the importance of preparedness, now and throughout the year, for the types of natural and man-made disasters that could affect where we live, work, go to school, and worship.

The historic 2017 hurricane season affected 47 million people, or roughly 15 percent of the U.S. population. Tens of thousands of people mobilized to aid in the disaster response. Everyone can take steps to be prepared, including:

1. Make a Family Emergency Communication Plan. Have all members of your household keep a fillable plan card in their wallet, purse or backpack.
2. Get to know your neighbors; check with each other before and after a disaster and include neighbors in your emergency plan.
3. Sign up for emergency alerts to receive life-saving information from your state and local officials.
4. Learn your evacuation zone and have an evacuation plan.
5. Have regular household

meetings to review and practice your plan.

Gather supplies now because you may have to leave your home immediately. As you gather supplies, keep in mind each person's specific needs, including medication. Do not forget the needs of your pets. While we can't prevent unexpected emergencies, each of us can increase our preparedness before disaster strikes. For more information, go to www.ready.gov/september.



Higher Standards: Increased Cost of Compliance

Unsure about what the Increased Cost of Compliance (ICC) is? The National Flood Insurance Program produced a 5 minute video to explain how ICC can help qualifying policy holders meet the costs of rebuilding after a flood and how, with the help of ICC, future flood risks and flood insurance costs can be reduced. You may view this excellent video by following this link:



<https://content.govdelivery.com/accounts/USDHSFEMA/bulletins/2067163#.W4fQKF0IEB5>.email

The diagram is divided into four quadrants:

- RELOCATE:** Shows a house being moved to a higher elevation on a hill, indicated by a large white arrow pointing upwards and to the right.
- ELEVATE:** Shows a house being built on a raised foundation, indicated by a white arrow pointing upwards.
- FLOODPROOF:** Shows buildings with water level indicators, suggesting measures to protect them from flooding.
- DEMOLISH:** Shows a house being destroyed by floodwaters, with debris floating in the water.

A central starburst graphic contains the text: **up to \$30,000***

*This amount may increase in the future.

Certified Floodplain Manager's Exam and NFIP Training Workshop



Four exam takers prepare for the Certified Floodplain Manager's Exam during the NFIP Training Workshop. The next workshop is scheduled for November 8, 2018. Pre-registration for the NFIP Training Workshop is not required.

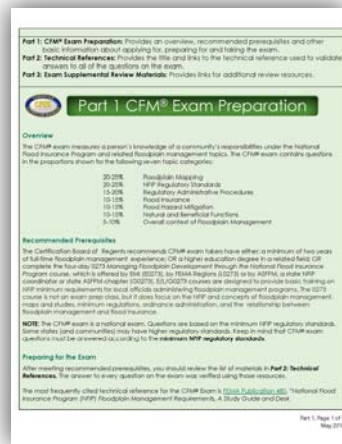


SEMA Floodplain staff proctored the CFM Exam on August 10, 2018 to 5 CFM Exam takers. The next CFM Exam is scheduled for November 9, 2018. The exam registration must be completed and submitted, along with the application fee, to the Association of State Floodplain Managers (ASFPM). The application is available online at: www.floods.org

New CFM Study Guides Available Online

Don't take the CFM exam unprepared! To help you better prepare for the exam, the ASFPM Certification Board of Regents just released a NEW CFM study guide that explains recommended prerequisites, what to expect on exam day, links to all technical references backing up each exam question, and supplemental study materials including videos

and online tutorials. Register to take the exam through the ASFPM office in Madison, Wisconsin. There is an application package to complete and submit with the examination fee. You cannot register for the exam through the Missouri State Emergency Management Agency. All CFM exam information is available online at: www.floods.org.



Next Missouri CFM Exam and Workshop Dates:

Nov. 8, 2018 NFIP Training Workshop
Nov. 9, 2018 CFM Exam



Access the NEW CFM study guide online at: http://www.floods.org/ace-files/documentlibrary/CFM/CFMExamStudyGuide_20180530.pdf

Ward's® Stormwater Floodplain Simulation System

The Floodplain Management booth at the State Emergency Management Agency's Annual Conference was very active this year! Floodplain staff was kept busy demonstrating its new simulation system, designed to help the viewer understand the critical role that floodplains play in the life of a watershed. By first demonstrating the natural and beneficial functions of floodplains and how they are important for the storage and conveyance of water, the protection of water quality, and the recharge of groundwater, floodplain staff can demonstrate the impact that development and human activity have in the floodplain.

From retention ponds to levees, this system is designed to show how stream flow is affected during times of high runoff. Although the target audience is young students, the model also captivates adults! If you are interested in Floodplain Staff bringing this model to schools in your area, please contact Lori Blatter at lori.blatter@sema.dps.mo.gov or call (573) 526-9135.



Missouri Floodplain Management Officer Lori Blatter demonstrates the new floodplain simulation system to SEMA Conference attendees.

Community Rating System (CRS) Page

From the June/July Issue of *NFIP/CRS UPDATE*: CRS communities and CRS stakeholders are well aware of the importance of flood insurance to their residents. Insured residents and property owners recover from flooding faster than those who are uninsured, and communities with more insured people are more resilient in the face of flooding. To help all stakeholders, FEMA has prepared a *Flood Insurance Moonshot Outreach starter Kit* for Insurance Moonshots, which comprises useful materials and information that will make it easier to conduct public awareness efforts and educate people about flood insurance. Many of these materials can be incorporated into CRS-creditable activities. The CRS encourages all its communities to download the Moonshot Outreach Starter Kit and use its many aids to spread the word about flood insurance. Watch future issues of the *NFIP/CRS Update* newsletter for that information. Access the FEMA Moonshot Outreach Starter Kit on the FEMA website online: <https://www.fema.gov/media-library/assets/documents/166167>

Download the latest copy of the *NFIP/CRS UPDATE* June /July 2018 Issue: <https://www.fema.gov/media-library/assets/documents/168362>

For more information, contact the following CRS experts:

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

Todd Tucker
FEMA Region VII
(816) 283-7528
todd.tucker@fema.dhs.gov

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

CRS Workshop

The Missouri State Emergency Management Agency Floodplain Management Section is hosting a **FREE** CRS Workshop in partnership with FEMA and ISO/CRS on November 20, 2018. The FEMA/NFIP's Community Rating System (CRS) is a voluntary program for communities that go above minimum NFIP standards. Participation in the CRS program results in a discount to flood insurance policy holders. If you want to learn more about the program and how to get started, this is the workshop for you!

This workshop covers the basics of joining the CRS program. We will discuss the step-by-step application process and complete a mock Class 9 application together. We encourage participants to download the CRS Manual and to become familiar with the summary pages of each activity. Participants are not expected to know the entire manual, but to be familiar with the summary pages for this workshop. In addition, **please bring a copy of your current floodplain management ordinance**. The class will review and score your ordinance for credit together.

The CRS Workshop will have two hours of instruction during the morning (10:00 a.m. - Noon), with a one hour lunch break (Noon-1:00 p.m.) followed by two and one-half hours of instruction in the afternoon (1:00 p.m.- 3:30 p.m.). The workshop is being offered at: 754 MoDOT Drive, Jefferson City, Missouri. Registration will begin at 9:30 a.m.

If you are interested in attending the workshop, please contact Karla Marshall (573) 526-9155 or Karla.Marshall@sema.dps.mo.gov for a registration form. Deadline for registration is November 6, 2018.



Time to Begin Thinking about 2019 ASFPM Membership!

If you're not an Association of State Floodplain Managers (ASFPM) member, then the big question is ...
why not?

ASFPM, recognized worldwide as a leader in floodplain management, is helping to make change happen in the flood risk profession. In addition to providing free tools and resources to help you excel as a flood risk professional, ASFPM is educating congressional, state and local leaders and national media on smarter floodplain management practices that save lives, lessens damage and cuts costs to taxpayers.

An ASFPM membership makes this work possible, but also means you're able to: Continually stay on top of industry trends, earn professional credibility through the Certified Floodplain Manager program at a discounted price, access tools and resources created to make your job easier, like the CRS for Community Resilience Green Guide, No Adverse Impact how-to guides, Flood Mapping for the Nation report, and access to legal research/guidance and technical papers. ASFPM has a voice on The Hill, especially with national policies that could affect your community, and staying informed with member alerts explaining complex issues like 2017 NFIP Reauthorization is vital. Membership also allows you to participate in ASFPM webinars critical for your day-to-day activities, at a discounted rate. As a member, you will receive the members-only newsletter, "*The Insider*," packed with practical information you need to be an effective floodplain manager, and includes the *Floodplain Manager's Notebook* by Rebecca Quinn, CFM. You can also enjoy deeply discounted rates to ASFPM's annual national conference, taking place in Cleveland, Ohio in 2019!

Follow this link to learn more about the benefits of ASFPM Membership:

<http://www.floods.org/index.asp?menuID=820>

ASFPM Membership dues apply to the calendar year, so membership always runs from Jan. 1—Dec. 31. If you become a member after October 1, your membership dues will apply to membership for the remainder of the current year and all of the following year.

What Is the ASFPM Foundation?

In 1993, ASFPM established a non-profit, tax-exempt foundation, which serves as an advocate for the profession and as a voice for you, the practitioner, supplier or service provider. The foundation seeks and directs funds to help ASFPM meet its goals and support floodplain management activities that originate outside of ASFPM.

Foundation donations have supported development of the CFM program, No Adverse Impact publication, college student paper competitions, higher education opportunities in floodplain management, and specialty think tank meetings, including the Gilbert F. White National Flood Policy Forums and the Larry Larson Speakers Series.

In 2017, the ASFPM Foundation hired former Missouri State NFIP Coordinator George Riedel to be its donor coordinator. Over the course of the past year, through conversations with chapters and ASFPM members, George and the ASFPM board became aware that many members did not understand the difference between the ASFPM Foundation and ASFPM itself. As a result, the foundation is working hard to help the floodplain management community better understand the value the ASFPM Foundation brings as the philanthropic sister organization to ASFPM. One of the ways it accomplish this is through stronger communications over the coming year by the ASFPM Foundation Board of Trustees about its vision and mission:

FOUNDATION VISION STATEMENT: The ASFPM Foundation is dedicated to reducing the risk and impacts of floods on people and communities.

FOUNDATION MISSION STATEMENT: The ASFPM Foundation serves as the catalyst for ASFPM, its chapters and members to advance projects, education and policy initiatives that promote reduced flood risk and resilient communities.

Find out more about the ASFPM Foundation at its website: <http://www.asfpmfoundation.org/>

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

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 MfSMA at the links below:

Twitter: https://twitter.com/Missouri_Floods

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

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

Other Contact Information: National Flood Insurance Program

Ally Bishop, Region VII Regional Manager

Phone: 913-837-5220

ally.bishop@associates.fema.dhs.gov

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:

There are many things that SEMA floodplain staff does to help Missouri NFIP-participating communities provide a safer place to live and work. Successful collaborations like this are one of our agency's most important responsibilities! Effective partnerships mean that communities may adopt higher standards than the NFIP minimum, which not only keeps them safer, but it also allows for a faster recovery after a flooding event.

When a community decides to join the National Flood Insurance Program (NFIP), it agrees to adopt and enforce floodplain management regulations that at least meet the minimum requirements of the NFIP. This includes ensuring that new buildings and substantially improved buildings in

mapped Special Flood Hazard Areas (SFHAs) are constructed so that the risk for damage from a 1-percent-annual-chance (aka 100-year) flood is significantly reduced.

A community that incorporates higher standards in its floodplain ordinance will benefit each individual property owner as well.

Freeboard - the height above the base flood elevation - is the most commonly adopted higher standard and is an effective means for reducing flood risk. The use of freeboard not only reduces the risk of flooding, it can reduce flood insurance premiums for policyholders. The higher the structure's lowest floor is built above the Base Flood Elevation (BFE), the greater the savings.

A few additional higher standards include:

1. Hazardous material: All hazardous material storage and handling sites shall be located out of the floodplain.
2. Cumulative Improvement: The vast majority of flood damages to structures amount to less than 50% of the value of the structure. Without cumulative substantial damage/improvement provisions, the cycle of flood-repair-flood is typically never broken.
3. Regulating development in the shaded Zone X (aka .02% or 500-year) floodplain.
4. Compensatory Storage: Offsets the loss of flood storage areas from the placement of fill.
5. Critical Development Protection: Facilities that provide critical services

other development. To adopt higher standards in your community's floodplain management ordinance, please contact Lori Blatter at lori.blatter@sema.dps.mo.gov or call (573) 526-9135.



To access ASFPM's *A Guide for Higher Standards in Floodplain Management*, follow this link: https://www.floods.org/ace-files/documentlibrary/committees/3-13_Higher_Standards_in_Floodplain_Management2.pdf