



September 2025

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# Missouri Floodplain Management E-Bulletin



Volume 8, Issue 1

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

### Issue 1- FY 2025 - Floodplain Management E-Bulletin

We are now in the first (1st) Quarter of FY25!

## Missouri State Fair

The Floodplain Management Section braved the hot summer heat to present the Floodplain Simulation Model and educate our Missouri residents about the importance and safety of Floodplain Management. Using this hands-on approach, participants experience the results of critical decisions that they have made in regard to floodplain development including housing development placement and the construction of levees. Some of our outreach goals we use this tool for is:

- Focusing on which communities experience flooding events on a regular basis.
- Raising awareness of the “Turn Around Don’t Drown®” campaign along with the “No Adverse Impact” concept in floodplain management.
- Raising awareness of the effects that development in the floodplain has over time.
- Generating interest and awareness in floodplain management as a whole.

If you are interested in a demonstration the application may be found at the State of Missouri Floodplain Management Website:

[Floodplain 3D Simulation Model Demonstration Application](#)



Pictured above is Floodplain Management Officers Korie Otto (left) and Cheryl Garner (right)

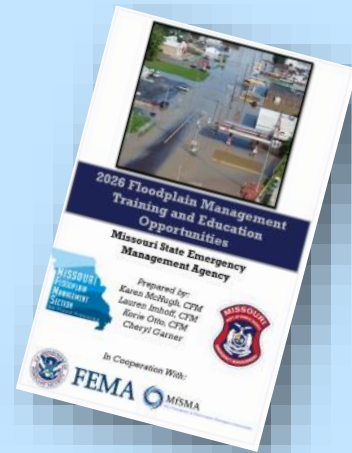


Pictured above is Deputy State NFIP Coordinator Lauren Imhoff



There were twenty-eight (28) attendees for the July Tools of Floodplain Management Workshop held Thursday, July 17th and Friday, July 18th. Your SEMA Floodplain Management Section Staff educated Missouri Floodplain Administrators, Chief Elected Officials, Professional Engineers, Emergency Management Directors etc on the various topics about floodplain management. This workshop is a good workshop to participate in for those interested in taking the Certified Floodplain Managers (CFM) exam, learn basic knowledge of the National Flood Insurance Program (NFIP) and know what the job duties and responsibilities of the Floodplain Administrator are.

The Floodplain staff is quickly gearing up for the next workshop that will be Monday, September 29th and Tuesday September 30th. If you are interested in attending a workshop keep an eye out for our 2026 Floodplain Management Training and Education Opportunities brochure coming out in January 2026!



Pictured left is Floodplain Management Officer Korie Otto demonstrating the Substantial Improvement process.



Pictured above is the twenty-eight awesome attendees that participated in the workshop!

This course has been approved for 9 Continuing Education Credits (CECs) for Certified Floodplain Managers (CFMs).

Reimbursement for selected travel expenses is available to NFIP participating communities. Just ask the staff if you qualify!



Pictured left is Floodplain Management Officer Cheryl Garner with our vendor booth for the conference.

Pictured right is Floodplain Management Officer Korie Otto instructing the NFIP Training Workshop to help Floodplain Administrators prepare for the CFM exam.



Now that we are winding down and getting settled back into the office, the 2025 MfSMA Conference was a huge success! There were 207 conference attendees! We had the privilege of having Robert Holmes, Jr. Ph.D, P.E., Derek Hoeferlin, AIA, Brian Varrella, P.E., CFM and Michael Sunde, Ph.D and Jessica Haresty Norris, Ph.D, as our plenary session speakers. Dan Howard (bottom right) with the City of Fenton was presented the George Reidel award for outstanding floodplain management in the State of Missouri. And our very own State National Flood Insurance Program (NFIP) Coordinator Karen McHugh (bottom left) was recognized for her years of service with the State Emergency Management Agency as well as the MfSMA organization.

Want to become a member of the Missouri Floodplain and Stormwater Managers Association? Contact any of the officers or district representatives. Membership dues are \$50 for individuals and \$200 for corporate members, which includes up to 5 memberships. There is also a special rate for student members at \$10.

Interested in attending the conference next year? Make sure to mark your calendars for October 14th-16th hosted at The Lodge of Four Seasons Resort 315 Four Seasons Dr, Lake Ozark, MO 65049.



THE LODGE OF  
FOUR SEASONS



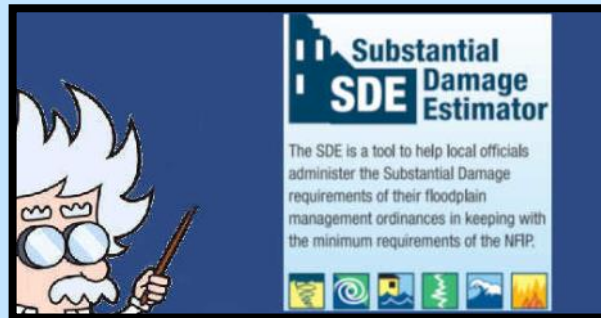
Pictured from left to right Karen McHugh, center Lauren Imhoff and right Dan Howard.



Floodplain Management Officer Korie Otto has been very busy teaching our Missouri Floodplain Administrators the ins and outs of performing Substantial Damages Estimates (SDEs) after a disaster. She held a class hosted by University City, MO July 31, 2025, with thirteen in attendance. And September 11, 2025, in Kansas City, MO with thirteen in attendance.

If you're new to Floodplain Management or just need a refresher there is one more workshop available for 2025! The last SDE Workshop will be held Thursday, October 9, 2025, 9:00am-5:00pm at Union City Hall 10 E. Locust St. Union, MO (Franklin County). To register for this workshop see the link below.

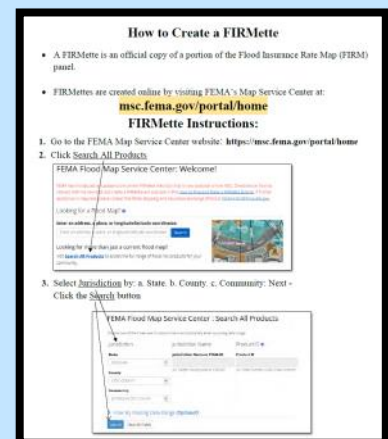
[MfSMA - Meeting/Event Information](#)



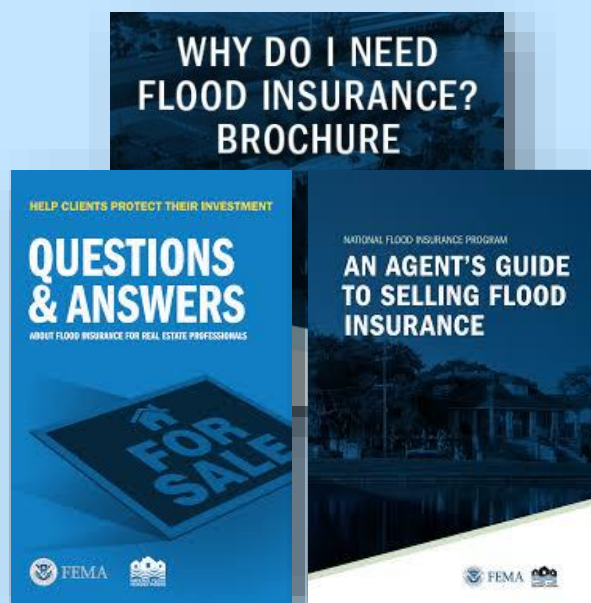
### **Pulaski County Safety Expo**



On Friday, September 12, 2025, Deputy State NFIP Coordinator Lauren Imhoff attended the Pulaski County Safety Expo put on by the Pulaski County Board of REALTORS. This was a free community event focusing on safety, awareness and preparedness. Lauren took the opportunity to educate Missouri realtors and other expo attendees why it is important to let the buyers know that they might be purchasing a property in the floodplain. Along with the Missouri Floodplain Management Section representing the State Emergency Management Agency (SEMA) other agencies such as the Missouri Department of Conservation, Pulaski County Sheriffs Department, Emergency Management Directors office, local realtors, SERVPRO, etc. were in attendance of the expo.



# Realtor relationships with Floodplain Administrators

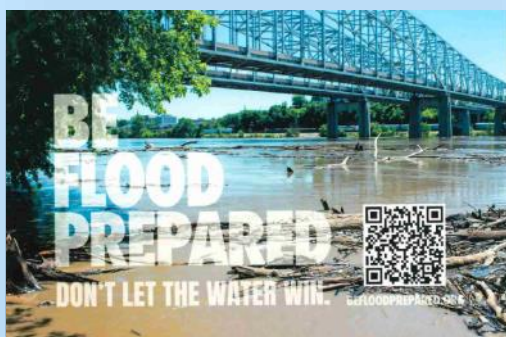


"I didn't know I was in a floodplain." "How do I know if I'm in a floodplain?" These are common questions our floodplain staff hear regularly in the office. As a realtor or a Floodplain Administrator you can help the citizens in your community by familiarizing yourself with the floodplains in your area and building relationships.

There are no federal mandates for flood risk disclosure in real estate transactions, so disclosure requirements are set by each state. Missouri does not have specific state-mandated flood risk disclosure laws requiring sellers to disclose a property's flood zone status or past flood damage. However, Missouri sellers are required to disclose any known material facts about the property that could impact its value or safety, which would include past flooding and associated damage. Proactively providing disclosure about flooding protects both the buyer and the seller from potential future liability. Missouri follows a "caveat emptor" or "buyer beware" approach.

Missouri has seller disclosure forms used by real estate agents. These forms include questions regarding the property's location in a floodplain. In the State of Missouri, real estate agents cannot compel sellers to complete these forms; however, if a seller knows that the home is in a floodplain it is considered a material defect to the home, and they are required to disclose that fact. Unfortunately, one cannot always rely on the seller's discretion in this matter. The result may be that a property owner may truly live in a floodplain without realizing it. Please know, however, that regardless of the situation, a lender will require a flood zone determination for the property, and that an appraiser must make that determination on their appraisal form.

Here are some resources available to you. First, we have the Map Service Center (MSC). Anyone has access to this site which is a good public source for flood hazard information. The link to this website has been provided [FEMA Flood Map Service Center | Welcome!](#) There are several FEMA Technical Bulletins out there as well to use for reference. Some of those include the F-002 Why Do I need Flood Insurance, F-435 Questions and Answers about Flood Insurance for Real Estate Professionals, P-2209 An Agent's Guide to selling Flood Insurance and [floodsmart.gov](#) [Floodsmart | The National Flood Insurance Program](#). Also be sure to check out [befloodprepared.org](#) for other resources [Be Flood Prepared - Be Flood Prepared](#).



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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.



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## SAVE THE DATE!!

# ELEVATION CERTIFICATE VIRTUAL WORKSHOPS

HOW TO COMPLETE THE FEMA EC CORRECTLY FOR EVERYONE

Hosted by the Missouri State Emergency Management Agency

When: Wednesday, March 4, 2026

Or

Thursday, March, 19, 2026

More information coming soon!

