



## STATE EMERGENCY MANAGEMENT AGENCY

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### **SEMA responds to local concerns on floodplain mapping project for Benton, Camden, Miller and Morgan counties**

*Misconceptions include that a new Lake of the Ozarks floodplain map has been proposed and that SEMA's process uses 'climate-informed science approach'*

**Prepared March 4, 2025**

#### **THE FLOODPLAIN MAPPING PROJECT**

In August 2020, the State Emergency Management Agency (SEMA) began a multi-year flood risk data and floodplain mapping project to provide updated maps of flood risks for the Osage River Watershed in Missouri. The Lake of the Ozark counties of Benton, Camden, Miller and Morgan are included in the study area. This process is designed to incorporate the latest data and technology, along with input from local officials, floodplain administrators and the general public. These updates can take five to seven years or longer to complete depending on available funding. This project has been fully funded by FEMA.

#### **DATA COLLECTION AND ANALYSIS**

To develop the most accurate, up-to-date flood risk data possible, our teams follow established data collection and analysis processes. This involves analyzing water runoff patterns, ponding and storage areas, precipitation frequency and volume, soil types, land use, and topography (LiDAR – collected by aircraft). In the Lake of the Ozarks study area, updated analysis will be incorporating the acquired lake bathymetry. Bathymetry provides a description of the underwater terrain (depth and storage capacity) and how water moves through the lake, which significantly improves our understanding of water flow dynamics. However, incorporating this data has required additional time.

#### **COMPLICATIONS WITH THE LAKE OF THE OZARKS PROJECT**

In the interest of transparency, SEMA made initial flood risk data available on a publicly accessible website. It was determined this data did not account for all the complicated characteristics of the Lake of the Ozarks. The flood risk data has been misinterpreted to mean that flood elevations in some areas could be raised by several feet. However, while more



complete analysis is still being conducted, incorporating the lake bathymetry into the modeling is expected to considerably lower the water surface elevations from the flood risk data initially released.

### **WHERE WE ARE NOW: DRAFT FLOOD RISK DATA**

The Lake of the Ozarks project is an active, ongoing effort, with the draft data still being refined to incorporate the lake bathymetry. **There is NO preliminary map at this stage**, as this will only occur once all data has been integrated into the analysis and modeling process. It typically takes up to **two years** following preliminary issuance for the new maps to become effective. Until then, the currently adopted effective maps will remain in place (Camden, Miller and Morgan counties adopted their maps in 2018; Benton County adopted its map in 2009).

Once the analysis is complete, the flood risk data will be made available for review to floodplain administrators, emergency managers and local officials. This same information will be distributed at Flood Risk Review (FRR) meetings for Benton, Camden, Miller and Morgan counties to discuss changes to the data. Community officials and stakeholders will be provided with a 30-day comment period following the FRR meetings.

### **NEXT STEPS**

The bathymetry data has been incorporated into the initial flood risk data and is currently undergoing analysis through a series of computer models, which will be combined for a comprehensive assessment. Due to the volume of data to be analyzed, this process is taking a considerable amount of time. It is anticipated that it will be late fall of 2025 before SEMA can proceed with preliminary issuance of the flood risk data and floodplain maps. **Again, there is NO proposal or preliminary map at this time. It takes up to two years following preliminary issuance for new maps to become effective. The current effective floodplain maps that communities have adopted will remain in effect until that time.**

SEMA will continue to communicate and receive input from officials and the public throughout the process. Local input is essential when developing accurate flood risk data. SEMA appreciates those who have participated and looks forward to continued participation throughout the process.

### **WHAT IS SEMA/FEMA'S ROLE IN FLOODPLAIN MAPPING?**

FEMA works with state partners, such as SEMA, that apply for participation in the Cooperating Technical Partners (CTP) program. SEMA has maintained a formal CTP partnership agreement with FEMA since June 1999. As a CPT, SEMA helps local communities that participate in the National Flood Insurance Program (NFIP) with hazard identification and risk assessment and provides support, data and other resources needed for local officials to make decisions about floodplain management. The authorizing authority for the CTP Program is the National Flood Insurance Act of 1968 and the Biggert-Waters Flood Insurance Reform Act of 2012. SEMA applies to FEMA for grants and uses a contractor called WSP to perform the work in coordination with SEMA's Floodplain Mapping Section.

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## **DOES MISSOURI USE CLIMATE-INFORMED SCIENCE APPROACH (CISA)?**

No climate change data is associated with the data sets used in the Lake of the Ozarks floodplain mapping project. SEMA has no agreement with FEMA in its statement of work to utilize anything except modeling based **on existing conditions** and the best available data and technology. **SEMA does not utilize** the Climate-Informed Science Approach (CISA), which was introduced under EO 13690 as part of the Federal Flood Risk Management Standard (FFRMS).

Two presidential executive orders related to floodplains, EO 13690 and EO 14030, have received attention from those concerned about the current Lake of the Ozarks mapping project. **Neither of these executive orders from the Obama and Biden administrations affected SEMA's flood mapping project.** President Trump rescinded both EO 13690 and EO14030 when he took office in January 2025. He had rescinded President Obama's EO 13690 during his first term; President Biden's EO 14030 had restored provisions of EO 13690.

## **ARE DRONES BEING DEPLOYED FOR THE LAKE OF THE OZARKS PROJECT, EITHER TO MAP THE SHAPE OF THE GROUND (TOPOGRAPHY) OR THE UNDERWATER TERRAIN OF THE LAKEBED (BATHYMETRY)?**

No, drones are not being used for this project. Given the large project area, LiDAR would have been collected by planes rather than drones to map the topography. Floodplain mapping efforts rely on data from federal and state partners, such as the U.S. Department of Agriculture's Natural Resources Conservation Service (USDA NRCS), which last conducted aerial data collection for Camden, Miller, and Morgan counties in 2017 and Benton County in 2023. Bathymetry is collected using sonar (sound navigation and ranging) mounted on boats, not aircraft.

## **IS PARTICIPATION IN THE NFIP REQUIRED?**

Communities are not legally required to participate in the NFIP. Participation is **voluntary** to obtain access to NFIP flood insurance, and local officials may choose to drop out of the program at any time. **As part of a community's agreement to participate in the NFIP, it must adopt and enforce floodplain management regulations, including flood maps.** FEMA has set forth in federal regulations the minimum standards required for participation in the NFIP; however, legal enforcement of floodplain management standards is the responsibility of the participating NFIP community, which can also elect to adopt higher standards to mitigate flood risk.

If a community does not pass an ordinance that adopts updated flood maps before they become effective, the community will be immediately suspended from the program. When a community is suspended from the NFIP, no property owner or renter will be able to purchase a new NFIP policy, and existing policies will not be renewed. SEMA's Floodplain Management Section assists communities with joining the NFIP and maintaining compliancy.

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