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From the Chair



After completion of another successful conference season, your AFMA board is busy on plans for 2018. We have a lot of work to do in continuing the success we have seen over the last few years, and I would like to take a moment and thank our Past Chairman Richard Penn for his leadership and guidance over the last two years.

As this organization progresses, it continues to build on success largely attributable to the leadership and members of AFMA. I appreciate your trust in allowing me to lead AFMA. I have some big shoes to fill, and I am confident that together this board will be highly successful.

First, a big thank you to everyone who attended the 2017 Spring Workshop and Fall Conference. I believe they were some of the best in recent memory. We had new presenters, exhibitors, and members at the conferences, and the AFMA Board is already planning for another great set of workshops and conferences. Mark your calendars now as we return to Jacksonville on April 26 - 27, 2018.

With that said, we still have a lot of things that are being worked on. As I complete my first full year as the Chair of this organization, I have some personal goals that I have set for myself and the board. My first goal is to continue to build off of those before me. They have laid the groundwork for a great organization, and I hope that I can continue to build on that. The second thing that I want to accomplish is to make use of technology as much as possible. This can range from more topics at the conferences to virtual board meetings and sharing of information. As this is a voluntary organization, everyone's time is important, and I want to make the best use of that time as possible. I also hope to send out a Call for Presenters for the 2018 Fall Conference in early summer to continue to get new ideas from our members for the Fall Conference. I know we all have interesting projects and/or lessons that others within AFMA can learn from, so keep your eyes out for that.

Another goal that was set before the Board a few years ago was to have a contingency fund to cover the cancellation penalties of two consecutive conferences. I, like the Board, believe this is necessary because the contracts we sign with hotel conference centers require a commitment on our part in the event we are prevented from holding a conference. Like we have seen in neighboring states, we cannot control when the next disaster will appear; thus, the need for a contingency fund. The goal, initially, was



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\$20,000 in this “rainy day fund”. Currently, we have reached this goal. However, as we continue to grow, I believe that this fund should continue to grow to account for larger conferences, etc.

My final goal is increase the involvement of younger members. Before I go too far, I am not trying to replace anyone. I merely want to see our younger members get involved in this great organization. Everyone has great ideas, and I hope to see our younger members stepping up to help guide this organization down the road. As with any organization, we are only as successful as our membership involvement. As some of our members begin to retire, it is up to our younger members to pick up the load, so if you are interested in becoming involved in a board or committee role, please contact one of the current board or committee members.

Lastly, and most importantly, AFMA must provide proper service to those in Arkansas who perform duties as floodplain administrators. In order to do that, we must have good, dependable people filling our Board positions. This coming year, 2018, is an election year for Vice Chair, Secretary, Treasurer, and all five of the Regional Representative positions. Many of those currently serving on the Board are willing to continue in their current roles, but some will be very happy to know if you are interested in carrying their responsibility for awhile.

It's membership renewal time! All AFMA memberships expire on December 31, 2017. Please take a moment now and renew your membership by clicking [here](#). It's quick, it's easy, and you'll be glad you did it.

Here's to a wonderful holiday season and another successful year in floodplain management for everyone! I am always available if you would like to visit. Please do not hesitate to contact me directly if I can be of assistance to you and your community.

Sincerely,
Lee Beshoner, PE, CFM
Chair, AFMA, Inc.

FEMA News

Increased Cost of Compliance Policy Rate Increase April 1st

In recent memoranda announcing program changes, FEMA originally announced that there would be no changes to ICC premiums. However, after further consideration, FEMA is increasing ICC premiums, effective April 1, 2018, according to a bulletin from David Maurstad, FIMA’s assistant administrator for federal insurance. Per the memo, ICC premiums have remained constant for several years. To maintain program integrity and stability, FEMA has determined that ICC premiums must increase to keep pace with increased costs due to inflation over the years.

<https://nfip-iservice.com/Stakeholder/pdf/bulletin/w-17068.pdf>



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FEMA Region 6 "Virtual Brown Bags"

FEMA Region 6 has developed a suite of monthly webinars to help communities become more flood-resilient by using flood risk data for future development, emergency planning, and risk communications.

These "Virtual Brown Bag" sessions include:

- Live tutorials on pairing local data with FEMA data to develop flood risk assessments;
- Understanding the LOMA Process;
- Tracking community progress toward resilience through mitigation action; and
- Enhancing risk communication through social media and other tools.

Individuals are encouraged to join the FEMA Region 6 Mitigation Division for these free interactive and live demonstrations! The next "Virtual Brown Bag" date and topic are listed below:

January 30, 2018 - Maintaining Your Flood Maps

<https://www.eventbrite.com/e/fema-region-6-virtual-brown-bag-tickets-33718884090>

Summary from ASFPM's 41st Annual National Conference

by

Lee Beshoner, PE, CFM
Chair, AFMA, Inc.

This year, the National Conference was in our backyard, which was a nice change of pace. Being in Kansas City, it was an easy drive. One thing that was not planned for was what Mother-Nature had sent our way. During the conference week, we had extensive flooding throughout Arkansas, and we even had a levee in Pochahontas fail due to the extreme rainfall. With all that going on though, there was still the conference to attend. Again, if you have not had an opportunity to attend an event like this, I encourage you to do so. The amount of floodplain knowledge is very impressive.

There were a lot of important items taking shape this year. I cannot begin to cover them all, so I will provide you with a link to the plenary and concurrent session presentations:

<http://www.floods.org/index.asp?menuid=838>

In addition to attending the conference, Conrad Battreal and I represented AFMA, Inc. at all of the official State Chapter functions. These included the Certified Board of Regents (CBOR) meeting and the Annual Chapters meeting. At these meetings, the topic of the CFM® program was at the forefront. To date, AFMA, Inc. has been working hard to continue providing the Certified Floodplain Managers in Arkansas with the best opportunities possible, and we have continued to maintain our status with ASFPM with regards to our membership and CFM program, which is a very big deal.



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A few of the big things that were taken away from the conference were the 2017 reauthorization of the NFIP (which is continuing to gain attention on the Hill), flood insurance (to privatize or not), goals for the flood insurance program from FEMA Headquarters, and customer engagement. The waters are still a little muddy as the new administration is still working to define their goals for some of these programs and requirements.

FEMA has its continued focus on the NFIP and its outreach to the public through various channels. FEMA has been requesting budget increases for many years, with some success; however, the new administration has been vocal about limiting support for mapping and mitigation. Hopefully, this lack of support will not harm the mapping and mitigation, only time will tell though. FEMA is also continuing on with Risk MAP, its current risk mapping and mitigation program.

While this is by no means a detailed summary of everything that went on at the conference, I encourage everyone to visit the website mentioned above.

ASFPM News & Notes

by

Veronica Villalobos-Pogue, CFM, ACEM

AFMA Member / ASFPM Member / ASFPM Foundation Member

The mission of ASFPM is to promote education, policies and activities that mitigate current and future losses, costs and human suffering caused by flooding, and to protect the natural and beneficial functions of floodplains - all without causing adverse impacts. In doing that, ASFPM promotes and oversees main projects on a large scale. A few of the most recent items are shown below:

The No Adverse Impact committee has completed and now has online the [Hazard Identification & Floodplain Mapping How-to Guide](#), and they are finishing the last 2 of the toolkit updates. One should be published this by end of year and the other is being reviewed and anticipated in January.

Additionally, the ASFPM Foundation has many projects in development. One project funded for 2017 has been completed and was entitled "Best Practices & Case Studies Compendium". The ASFPM Floodplain Management Best Practices and Case Studies Compendium's purpose is to catalog best practices and case studies so that they are searchable and available online, thus increasing their availability and usefulness.

The project report is attached for your review and the website can be seen here: <https://www.floodsciencecenter.org/products/best-practices-case-studies-compendium/>

For additional details on the ASFPM Foundation, please contact Veronica Villalobos-Pogue, CFM, ACEM, Flood Mitigation Assistance Grant Program Coordinator, at Veronica.Villalobos-Pogue@arkansas.gov.



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CRS Users Group

by

Whit Montague, CFM

State CRS Coordinator / AFMA Member

CRS Users Groups are informal organizations of interested people - usually CRS Coordinators - that meet periodically to talk and share ideas about the CRS Program. Locally-based, the group creates opportunities to network and develop a strong relationship with their peers. User Groups also represent an opportunity to implement regional strategies that can be leveraged by individual communities to significantly increase their standing in the CRS program.

CRS Users Group Benefits

Being a part of a CRS Users Group helps ensure that communities are “in the loop”. Participants have the opportunity to gain insights to efficiencies and administrative practices that can help save time and resources. Smaller communities can potentially access resources from larger municipalities and counties. Communities can work towards joint outreach efforts, earning more points and bigger discounts.

There is also an opportunity to network with other states’ Users’ Groups to gain insights from more CRS communities.

Do We Need a CRS Users Group in Arkansas?



CRS is not a “one size fits all” program; implementation can be complicated and require significant resources. CRS Coordinators often wear multiple hats and thus do not have the luxury of focusing fulltime on the CRS program. Additionally, CRS Coordinators often inherit the position and thus face a steep learning curve. Arkansas-based CRS Users Groups can provide significant support, allowing communities to share resources, ideas, and knowledge to achieve better results.

Ideally, the CRS Users Groups would be regionally based, including CRS coordinators from current CRS communities as well as floodplain managers from communities applying to or interested in the CRS program. Additional members would include:

- State CRS Coordinator: Whit Montague
- ISO Specialist for Arkansas: Melissa Mitchell
- CRS Users’ Group National Adviser: Debbie Vascik
- Regional planning organizations
- Emergency Management Coordinators in CRS communities
- Planning and Zoning Officials who serve the CRS communities

First Step: The Northwest Arkansas CRS Users Group

In February 2018, the City of Springdale will host the inaugural meeting of the Northwest Arkansas CRS Users Group. Current, pending, and former Arkansas CRS communities will receive an invitation



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to this event. At this meeting, communities will identify support needs and challenges to success. Additionally, in-depth, advanced training on specific CRS activities will be provided during the afternoon session.

If you have suggestions or questions about the Northwest Arkansas CRS Users Group, please contact the State CRS Coordinator's office at 501-682-1853 or whitney.montague@arkansas.gov.

Flood Insurance Update

Reprinted "Flood Insurance Committee Corner,"
which appeared in the ASFPM "Insider" November 2017.

By now, most of you have heard (or read in this newsletter) about the House passing its version of NFIP reauthorization/reform. It remains to be seen if the Senate will do anything by the December 8th NFIP expiration date besides kicking the reauthorization can down the road some more.

While there is more about this elsewhere in the newsletter and on [ASFPM's website](#), one area we wanted to highlight in this Corner's edition is private flood insurance. Since the passage of reform legislation in 2012 and 2014, there has been a significant increase in non-federal flood programs, which in this article, we will refer to as "private flood insurance" (see text box at right).

With these new programs, we are seeing lower premiums along with expanded coverages and benefits such as higher limits, replacement cost, reduced or no waiting period, additional living expense, etc. While we do hear lenders are accepting these policies, there are some still hesitant and may not, in fear of not passing their compliance audit if the auditor deems the policy is not as broad as the NFIP's.

Private Flood vs. WYO Terminology

Sometimes there can be confusion with the word "private," as some people refer to the Write Your Own companies as "private companies" because the declaration page has the company name on it (e.g., Allstate, Wright) versus getting it through an agent who instead writes directly with the NFIP, and the declaration page says "FEMA" on it. Both of these, though, are the federal flood insurance program.

Many of the programs rely on FEMA flood maps and NFIP rates (e.g., take the subsidized pre-FIRM rates and give a discount), while some are starting to use other models and techniques to determine the rates. There are some insurance companies including flood coverage as part of their homeowners policy, and some including coverage in a catastrophe policy, known as Differences In Condition or DIC (e.g., it might also include earthquake or other coverages your homeowners policy won't cover). And others are a stand-alone primary policy or stand-alone excess policy (coverage starts above a certain limit, usually the NFIP's maximum limit).

When filing an insurance program with the state, the insurance company (also called a carrier) can file it as an "admitted" program where the state must approve the forms and rates used, as well as any future rate increases and changes. A benefit for the policyholder is that states have a guarantee fund that will step in to pay claims should the insurance company go belly-up. The downside for carriers is they typically don't have much flexibility when higher rates are needed.



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Being a catastrophe program, most flood programs are non-admitted and written as Excess and Surplus (E&S), like Lloyd's programs. The insurance carrier must be approved to write in the state, but they do not have to submit forms or rates for approval. Typically, there are policy fees associated with writing an E&S policy, so some benefit of not having the Federal Policy Fee and HFIAA surcharge may be erased.

While the NFIP basically must take all risks (even if they have had 22 claims), the private programs do not. Most have a restriction on how many losses (if any) they'll accept within a certain time period. And not all programs are targeted to write all types of risks. One common concern about the private programs is that the good stuff will be cherry picked and leave the worst for the NFIP. And arguably so, there are those that are targeting loss-free, Zone X and/or post-FIRM only, but there are other programs which have a focus on those with a bit more "hair" on them...from pre-FIRM Zone A buildings to more "hairy" Zone V buildings with the lowest floor lower than the Base Flood Elevation. Some programs will have geographic restrictions, ranging from not writing at all in certain areas to restricting a certain number of policies to be written in a specific zip code to lessen their exposure. Most have a shorter waiting period, if any, but may suspend writing in areas where a tropical storm or hurricane is predicted to cross until after it has passed.

When it comes to determining the rate, some programs follow the NFIP, including requiring an Elevation Certificate. Others will use the NFIP rate tables and provide discounts (e.g., 20% discount on pre-FIRM subsidized rates). But with the increase in the sophistication of flood catastrophe modelling, there is an increase in underwriters using models and other data to help more specifically determine a building's flood risk. So they are not really relying on the NFIP rates or flood maps...nor elevation certificates!

With cheaper policies (especially when the HFIAA surcharge is \$250) and similar or enhanced coverages, more and more private policies are being written across the U.S., not at flash flood pace, but the pace is increasing in the number of programs as well as policies. But does cheaper mean it is better? ASFPM (and FEMA...and hopefully local communities) is excited if more property owners are being protected in total (federal + private flood policies) and they are receiving similar or better coverages. But there are concerns, such as:

- As the private side grows, it can't help but be at the expense of the NFIP. So what will it look like in 10-20 years? Quite possibly, it will become a market of last resort. Congress has to understand that and be prepared to address how to handle these "very hairy" risks that are left, rate- and mitigation-wise.
- Will some communities drop out of the NFIP because they only joined to give their citizens access to the flood insurance program?
- As the amount of money coming into the NFIP decreases as policy count drops (just since 2012, more than 600,000 have been lost), where will the funds come from to support programs that the NFIP policy fees support (e.g., mapping, grants, floodplain management, NFIP operations)?
- The House legislation that recently passed has a nuance in the language that may allow for coverages to not have to be as broad. This could affect how well a policyholder can recover, and hence the community, if, in reality, they don't have as broad of coverage.



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- There are serious implications right now to having a pre-FIRM policy lapse or one rated using the Newly Mapped rating option (after a map change). If a private carrier non-renews them and they have to go back to the NFIP, they may not be eligible for their pre-FIRM or Newly Mapped rates.
- And finally, we have seen that some private flood policyholders may actually miss out on grant opportunities (see the next real story example!).

So if a property owner is asking you about private flood insurance, make sure to encourage them to look at more than just price and have them talk to their insurance agent about coverages, (non)renewals, financial rating, etc. Cheaper is attractive, but not always better.

Private Flood and FEMA Grants – An Unintended Consequence from the Field

There were a series of storms and heavy rain events in northeast Kansas in July and August. A property owner in Fairway had just purchased a home in June. Having found out it was in the floodplain the day before closing, he purchased flood insurance. By end of July, he had his first flood. By end of August, he had been flooded **three** times. The crown of the street sits higher than the house and his driveway leads down to a garage parking area under the home. Unfortunately, the driveway acted like a funnel and directed water into the lower level of the home.

Luckily, the building had a flood insurance policy. It was not federal flood insurance (NFIP), but from a private company. The property owner had items of value in his lower level, so he had purchased additional contents coverage. The property owner decided to go with a \$5,000 deductible on his flood policy to help reduce the costs.

After the first flood, the property owner learned that the contents in the lower level were not covered under the policy. Consequently, with his large deductible on the policy, just a small claim was paid, and repairs were started.

About a week later, the second storm came through the area and the home once again flooded. This was a separate flood event, so the \$5,000 deductible was applied again. Unfortunately, there had not been enough repairs made to meet the deductible, so no claim was filed for this second flood. The newly replaced garage doors had to be replaced again at the property owner's expense. Then, about 10 days later, a third round of flooding in the same area occurred and this home was flooded again. Once again, no claim was paid.

At this point, the property owner was very unhappy and frustrated with his new home in the floodplain and with his insurance. He contacted state and local officials and requested to have his home bought out through a mitigation grant. Flood Mitigation Assistance is a grant program that can be used to mitigate flooded properties.

The Fairway property had previously been insured by a previous owner with an NFIP policy. There had been flood insurance losses. It was listed as a repetitive loss property by the insurance definition of the term. The home in Fairway had not had enough losses to meet the repeat flood loss definition under the hazard mitigation grant requirements. These recent losses were not added to the NFIP database because the insurance was through a private company and no claims were made for the second and third flood. A condition of an FMA grant is that properties are insured through the NFIP. Consequently, the property in



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Fairway did not qualify for an FMA grant because there was insurance through a private company instead of the NFIP when the losses occurred.

While the policy may have been cheaper than the NFIP's policy, private flood insurance may not have been the best option for this homeowner as it did not allow him to receive a FEMA grant. So, when talking with property owners about the pros and cons of private flood insurance, make sure to include this potential consequence in your conversation, along with potential impacts on pre-FIRM buildings and those policies rated using grandfathering or the Newly Mapped Procedure. Cheaper may not be better.

NFIP Flood Insurance Changes: October 2017, April 2018 and Yes...January 2019

After the flurry of changes to the federal flood insurance program following the reform legislations of 2012 and 2014, FEMA has settled down on making changes in October, April and January. In the recent October 2017 update, we saw minimal changes (HFIAA Surcharge can now be pro-rata refunded if a policy is canceled. And except for mainly the Preferred Risk Policies, the Federal Policy Fee for contents-only policies was reduced to \$25). The [latest version of the NFIP Manual](#) includes these changes.

The recently announced changes for [April 2018 and January 2019](#) (for the Preferred Risk Policy and Newly Mapped Procedure annual changes) are pretty much in line with last year.

Here are some April 1, 2018 highlights:

- **Rate Increases:**
 - Average premium increase is 6.9%
 - Besides the pre-FIRM subsidized premiums that are congressionally-mandated to increase 25% (e.g., non-primary residences, non-residential businesses), pre-FIRM premiums increase only 5%
 - Post-FIRM A Zones will see minimal to no increases; e.g., AE: 1%; AO or AH: 0%; Unnumbered Zone A: 2%
 - Standard X Zone: 1%
- **Primary Residence Determination:** FEMA recognizes a policyholder can have more than one primary residence, as each spouse could live more than 50% of the year at a separate residence.
- **Phase 2 of Re-underwriting the NFIP policy base:** This is delayed/extended. In response to HFIAA, FEMA needs to send out letters to all policyholders to clearly communicate their risk. To do so, FEMA asked insurance companies and NFIP-Direct to underwrite basically all renewal policies, but post-FIRM policies starting October 2016. FEMA would then send a letter to each of those policyholders after the policy renewed. The Post-FIRM phase was to start this October, but it is now delayed due to the recent hurricanes and will start when April 2018 renewal notices begin going out (though some companies have already started it).



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And January 1, 2019 changes:

- Preferred Risk Policy (and eligible A99 and AR) premiums will increase 6%
- The Newly Mapped policy multiplier continues to be 15%

NOTE: With all of that published, FEMA just released an [additional Bulletin](#) that increases the ICC premium starting April 1, 2018. In some cases, the annual increase is \$1, but in others, like pre-FIRM Zone A, we are seeing \$5 and \$10 increases. FEMA did not revise the overall rate increase percentages mentioned above so we don't know the relative percentage impact.

You've heard James Taylor sing this (even millennials, right?): *I've seen fire and I've seen rain and I see see.*

Okay, maybe not the last part, but right now, those affected by wildfires in the western U.S. should be singing that tune. After a horrific summer of fires, the rainy season has started. And historically, we have seen that after fire and rain...come floods. The land is stripped of vegetation; the ground is charred and barren and unable to absorb water. As a result, you have perfect conditions for flash floods and mudflows. So, property owners in and near burn areas should especially be talking to their insurance agent about flood insurance (okay, really EVERYONE should be!).

An important coverage in the flood insurance policy is [Increased Cost of Compliance](#) (yes, you got it: ICC!) I won't get into the details, but basically it provides up to \$30,000 to help cover the cost to bring a substantially (or repetitively) damaged building into compliance with the current floodplain ordinance.

While FEMA sent out a reminder [Bulletin about ICC](#) and Hazard Mitigation Assistance after the devastating hurricanes, this is a good time to also remind communities and property owners affected by the fires (okay, ALL communities!). And to also let you know that there are some new ICC resources out there:

- [FEMA P-1080, Answers to Frequently Asked Questions About Increased Cost of Compliance](#)
- [Increased Cost of Compliance Brochure](#)
- [Increased Cost of Compliance - Policyholder's Processing Checklist](#)

So, grab your lunch and headphones, download this material, and read as you listen to Fire and Rain (or if you aren't a fast reader like me, then continue with Fire and the Flood by Vance Joy) and hope for sunny days that you thought would never end.

As always, if you have insurance questions or topics you want the committee to consider addressing, please email us at InsuranceCorner@floods.org.

Meanwhile, humbly yours,

Bruce Bender and Steve Samuelson



MARK YOUR CALENDARS!!!

Spring AFMA Workshop

April 26-27, 2018

Jacksonville Community Center

Jacksonville, AR



Fall AFMA Conference

September 23-26, 2018

Best Western Inn of the Ozarks

Eureka Springs, AR



ASFPM's 42nd Annual National Conference

The Association of State Floodplain Managers will convene the world's largest and most comprehensive floodplain management conference – our 42nd annual gathering, June 17 - 21, 2018 at the Phoenix Convention Center in downtown Phoenix, Arizona. We invite you 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 give presentations relevant to our theme, "Managing Floods Where Mountains Meet the Desert".

The conference is conducted by the Association of State Floodplain Managers, the world's leading voice for sound floodplain management, with 17,400 practitioners, 9,500 Certified Floodplain Managers, 36 chapters, and 73 corporate and agency Partners world-wide.

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

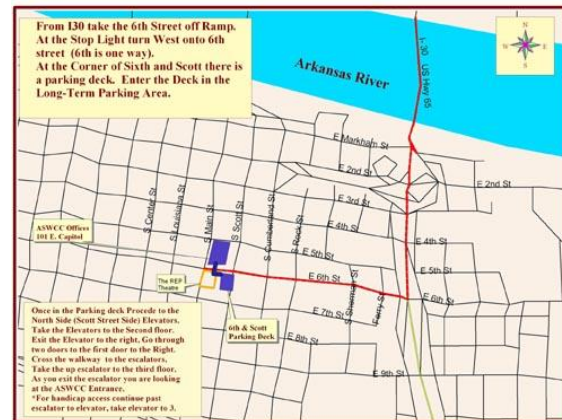


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“Managing Floodplain Development through the National Flood Insurance Program,”

March 12-15, 2017

Little Rock, Arkansas



The Arkansas Natural Resources Commission (ANRC), with the assistance of the Arkansas Floodplain Management Association (AFMA) and the support of the Federal Emergency Management Agency (FEMA), will sponsor a four (4) day course on the National Flood Insurance Program (NFIP) and floodplain management at the ANRC Office on March 12-15, 2017. This course, in its 20th year, provides local communities with the knowledge and skills to help manage development within flood-prone areas.

The course is FREE. However, participants must furnish their own lodging, meals and transportation. Those wishing to attend the course must obtain a Student Identification Number (SID) and fill out an application form (FEMA Form 119-25-2). Go to the following webpage for instructions on obtaining the SID and downloading the FEMA form: <http://training.fema.gov/Apply/notice.asp>. Once you have completed the FEMA form, mail, fax or email the form to the address below. Since this is a field-deployed course, it does not go to the Emmitsburg address. This course is limited to 30 students, so apply early to reserve your space.

For those interested in becoming a nationally-recognized **Certified Floodplain Manager (CFM)**, go to the website www.arkansasfloods.org. An exam will be given on **Friday, March 16**, for those interested in becoming a CFM.

Email, fax or mail your course application to: NFIP Class
Arkansas Natural Resources Commission
101 E. Capitol, Suite 350
Little Rock, AR 72201
Phone: 501-682-3969
FAX: 501-682-3991
michael.borengasser@arkansas.gov



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HONORS AND AWARDS

With the completion of the 2017 Fall Conference, we at AFMA wanted to take the following section to congratulate and honor our members receiving awards. Those receiving awards are as follows:

Members celebrating Certified Floodplain Management Milestones

5 Years

Thomas Pugh
Jim Cranor
Bryan Wick
Jeremy Johnson
William McFadden

Sarah Guertz
William Stahlman
Benjamin Gray
Fred Heath
Duke Trimble

Aqib Kenoly
Jerry Epperly
Hong Qin

10 Years

Andrew Miller
Curtis Thompson
Clovis Satterfield
Nathan Charles

Lakishia Hill
Otis Spriggs
Jessie Pettit
Kale Farmer

Patrick Watson
Gary Ballard
Robert Martin
Garrett Hafemann

15 Years

Brad Baldwin
Leigh Ann Pool
David Martin
Troy Davis

Vince Floriani
Dennis Gilstrap
Karen Knebel
Floyd Farmer

Marie Wilson
Jack Fleming
Mike Marlar
Johnny Mullens

Small Community Award Winner (Population 2,500 – 10,000)

City of Wynne

Small County Award Winner (Population < 20,000)

Clay County

Large County Award Winner (Population > 20,000)

Jefferson County

Floodplain Manager of the Year

Shawn Jackson

In Memoriam

Fred Heath, Floodplain Administrator, City of Wynne