As 2015 comes to a close, I want to take a moment to reflect back on some of the successes and challenges of the year for TFMA and our communities throughout the state.

Texas experienced record rainfall and experienced devastating flooding in which many areas were hit multiple times. As our communities continue the rebuilding efforts, I encourage all to document disaster recovery practices that worked well, and consider ways we can improve in the future. We want to look at successful mitigation projects that provided reduced flood risks. Recognizing these accomplishments and presenting the lessons learned is a great way to share your experiences in which other TFMA members and communities can learn from the 2015 flood events. I hope that many of you will consider presenting at our 28th Annual TFMA Annual Conference in Houston. The Abstract Deadline for presentations is January 6, 2016 – submit your abstract today!

One of our great successes of the year was the increased TFMA training opportunities presented in collaboration with our FEMA and TWDB partners. In 2015, TFMA hosted dozens of courses all over Texas for thousands of attendees. Looking forward, TFMA plans to continue to improve and expand our training program with more opportunities and new training material. If you have any training needs, please contact the TFMA Regional Directors or the TFMA office. Let us know what subject matter you’d like the focus to be and if you have a facility that could be used for a training event. We work hard every year to meet as many requests as possible. But don’t wait until next December.

We want to hear from you now so we can start our training earlier in the year.

Annually at our Spring Conference, we honor individuals, cities, counties, and organizations with our TFMA Awards. If you know someone or an entity that went above and beyond this year in promoting floodplain management, please consider submitting an award nomination. This is a great way to honor your colleagues or clients. A list of all awards and the nomination forms can be found on the TFMA website: http://www.tfma.org/?page=TypesofAwards. Deadline for submittal of nominations to the TFMA office is January 11, 2016. For more information, go to page 9. Start making your plans to attend March 8 – 11, 2016 in Houston where we have planned quite a conference experience for you.

Don’t forget your TFMA membership and CFM renewals are due by December 31, 2015. We are thankful for each and every one of you and look forward to having you with us once again in 2016.

I wish everyone a very Merry Christmas and a Happy New Year!

Jessica D. Baker, PE, CFM, PMP
2015-2017 TFMA President
The Lightning Rod

Questions, items for publication and other editorial matters should be directed to:

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Cedar Park, TX  78630
(512) 260-1366
TFMA1@att.net

Deadline for
The Lightning Rod Spring Issue: January 29, 2016

We wish you Peace, Comfort & Joy !

Merry Christmas and Happy New!

From the TFMA Board of Directors & Executive Office Staff
Ethics in Floodplain Management

This article appeared in the November 2015 issues of ASFPM’s The Insider.

Written by John Ivey, CFM, Retired PE from Halff Associates, and instructor on “Ethics in Floodplain Management”

One might ask what ethical situations may be or have been encountered by CFMs and floodplain management professionals. The following is an example from the recent ASFPM Floodplain Management Ethics Webinar and other ethics training events:

Permitting residential development in areas subject to “deep flooding” and/or high velocity floodwater. Before you form your answer, consider the following “what ifs”:

What if the community participates in the NFIP, but only has a Flood Hazard Boundary Map or Flood Insurance Rate Map in a Zone A with no Base Flood Elevations and no floodways identified.

a. Keep in mind that a 44 CFR 60.3.b community is only required to make sure the proposed development is “reasonably safe from flooding.” This is where ethics and minimal National Flood Insurance Program requirements often collide. The community official is expected to utilize “best available” technical information, and in many situations that may be the FHBM or FIRM with only approximate flood hazards mapped.

In the absence of technical and/or historical flood information, it is always best to require a hydrologic and hydraulic study that identifies the flood risk: BFE and floodway boundary. Remember that 44 CFR 60.3.b (3) requires proposed developments "greater than 50 lots or 5 acres, whichever is the lesser, include within such proposals base flood elevation data."

b. Now, what if the community participates in the NFIP and has never been mapped? Best available information may only be a USGS quadrangle map. Hopefully the community permit official has access to other information such as historical flood events, high water marks or flood photos. Unmapped communities fall under 44 CFR 60.3 (a) requirements that include, "Review all permit applications to determine whether proposed building sites will be reasonably safe from flooding." However, if the community believes the building site is in a flood-prone area, then the ethical action would be requiring a hydrologic and hydraulic study be performed that identifies the flood risk: BFE and floodway boundary. When the site has been determined to be within a flood-prone area, we have progressed beyond minimum NFIP requirements and need to concentrate on "reasonably safe from flooding," and the ethical solution is to define the flood risk.

Need a little review of the CFM Code of Ethics? Click here.
The New Elevation Certificate—Updates and Common Discrepancies

Reprinted from ASFPM The Insider, November 2015 Issue

Before we explore common discrepancies, let’s first update you on where the new Elevation Certificate is. The current EC (and Floodproofing Certificate) expired July 31, 2015, but luckily, the world of floodplain management and flood insurance did not. The Office of Management and Budget has been extending the expiration date month by month with the latest extension going until Nov. 30, 2015 while they finish their review and approve the updated form. In the meantime, continue using the existing form (see WYO Bulletin W-15056 for more details).

The ASFPM Flood Insurance Committee has reviewed the proposed EC and noted there are just minor modifications with the exception of a new diagram number 2B. This new diagram is a basement situation like the current diagram 2 (which will now be labeled 2A), but where there is an area “dug out” on one side to provide outside access to the basement. We anticipate additional guidance from FEMA once the new EC is made available.

COMMON DISCREPANCIES Whether new or existing, the accurate completion of the EC is critical, not only for insurance agents and companies to properly rate, but also for the local floodplain administrator in properly managing the floodplain. If you are a local floodplain administrator, please do not simply accept submitted ECs and put in your file. It is imperative that you review for accuracy and completeness. ECs are reviewed during Community Assistance Visits and Insurance Services Office verification visits for those participating in the Community Rating System and are often the source of impending headaches for the community. So, please...review each EC. While not all inclusive, some of the common discrepancies and overlooked areas found during review of the ECs include the following:

Section A

A2 and A3. If the street address is not yet determined, make sure to include the parcel data, legal description and even an attached map showing the location of the structure.

A4. Building use is not completed or correctly identifying the type of structure. Additions should be noted with further explanation in the Comments Section D as to where the elevations were shot (addition only or in combination with the existing structure). It can be confusing when the new construction is an addition, but the elevations in C2 are for the entire structure.

A7. Verify the correct building diagram is used. It may have huge implications on the insurance rate. If unsure of the proper diagram, select the one that most closely resembles the building being certified and add comments or even a sketch so it is clear where the elevations in C2 are shot.

A8 and A9. Verify there are the correct number of permanent openings within 1.0 foot above adjacent grade (interior or exterior) and the proper NET AREA is calculated. If engineered, please keep this certification with the EC on file. Note: Vents for diagram 6 are not required in the VE Zones having breakaway walls. Even if the requirement for vents do not apply or there is not an attached garage, make sure N/A is included in the blanks. ISO will be conducting an automated review of the ECs annually for those communities participating in the CRS and if left blank they will be noted as a deficiency.

Section B

Floodplain administrators should verify information in B1-B9 is correct before accepting the EC. This is a simple review, but often overlooked. Sounds basic, but make sure the correct Community Identification Number is used for your community. Many times surveyors work in neighboring communities and may forget to change the CID. If you are a CRS community, it may lose the benefit of your efforts in the insurance rate. Verify the panel number, suffix, index date and Flood Insurance Rate Map date are the most current.

B10. Verify the source of the Base Flood Elevation is correct. For detailed studies with profiles, the Flood Insurance Study profile block should be checked. If only the FIRM is checked as the source of the BFE, it should be questioned. For situations such as coastal BFEs, AH Zones, where there are no profiles, checking the FIRM block would be appropriate. There has been some confusion as to when to check the “community determined” or “other” block. When the community requires the BFE for Zone As to meet their regulatory requirements, the community determined block should be used. When the EC is used to support a Letter of Map Amendment or Letter of Map Revision-Based on Fill (LOMR-F) in these cases, FEMA reviewers are looking for the BFE to be community determined, and therefore regulated.
C1. The “finished construction” EC should not be submitted until all mechanical equipment and final grading is complete per EC instructions. The finished construction EC must be maintained in your community files forever.

C2. Check to make sure the benchmark utilized references the Permanent Identifier or other unique identifier as explained in the instructions. Using “GPS,” “USGS,” “Private,” “N/A” or leaving it blank is not acceptable. Some surveyors reference reported lake levels as their benchmark. While this may be suitable to determine buffer zones along a lake, be very cautious if using the reported water surface elevation of the lake as the benchmark to complete ECs. If you have any questions, please call your state NFIP coordinator for support.

C2a-h. Make sure to include “N/A” if the elevation does not apply for that section.

C2e. Please read the instructions on the bottom of page 4 of the EC instructions. While the International Residential Code, NFIP regulations and your local ordinance requires the ductwork to be elevated or protected to the BFE or Regulatory Flood Protection Elevation, it is encouraged this elevation be noted in the comment section and not in C2e. The EC instructions list the items that would be included in C2e on the EC, so it can be used for proper insurance rating. The instructions continue to explain that local floodplain management officials may require the inclusion of ductwork for regulatory purposes. This should be noted in the comment section so the property owner will not be penalized on the flood insurance rate if the ductwork is compliant, but lower than the other mechanical equipment.

Also, please make sure the type and location of the equipment is included in the comments.

Section D
There should always be comments in this section. The more explanation the better.

Section G
PLEASE use this section to document the items noted and include comments. This information can be very useful to you as staff changes allowing their assumptions or decisions to be tracked and documented. It also helps in our review during a CAV when the EC is reviewed and approved by a previous staff member that is no longer available.

Finally, don’t forget the photographs. They are required for insurance rating, but should be mandatory for permitting. They are valuable for documentation of what was there when you signed off on the permit, so if future conversions are made without your knowledge, you have an accurate reference.

One final note. Many individuals located in a Zone X are told by insurance agents that an EC is required if they want a flood insurance policy. They think insurance and then automatically think—EC. Being told that, they hire a surveyor to complete the elevation information in Section C and note the flood zone is X in B8. This is an unnecessary expense since the Zone X rates and Preferred Risk Policies are not based on elevation data and ECs are not required. Please help get the word out wherever you can. This is one less expense property owners need on top of the new surcharges and fees.

Some of you readers may have other areas you constantly see errors made. Please share them with us (or if you disagree with any of the points above, let us know). We’ll share them in a future column when the “Where is Waldo” new EC finally appears. Meanwhile, if you need a refresher on the EC, take the online NFIP training course (now on Emergency Management Institute’s website) EC Made EZ. There is also a really good online course for surveyors appropriately called: Elevation Certificates for Surveyors.

--Your Humble ASFPM Insurance Committee Co-chairs
Bruce Bender and John Gerber and Liaison Gary Heinrichs

This column is produced by the ASFPM Insurance Committee. Send questions about flood insurance issues to:
InsuranceCorner@floods.org
## RATE SHEET

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Reach over 3,000 members and deliver your message directly to them. Each edition of the newsletter will contain important information on TFMA, it’s members, articles/best practices and lots more.

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Interested in submitting an article for the newsletter?

**Email us at:**

selina_mirza@att.net for submission requirements, deadlines or for more information call us at 512-260-1366.

Electronic submissions only. Provide a full color graphic of the ad and your company information to the TFMA Executive Office at: selina_mirza@att.net
TFMA experienced an incredible year with training. The year began with an advanced 4-day class in Cedar Park and ends with one last exam opportunity in El Paso. With two highly attended conferences and 28 individually hosted training events, TFMA provided training to over 2100 of our members and, we want to do more in 2016. Please contact the TFMA office or your Regional Director if you have specific needs for training in your area. We will do our best to meet those needs, or provide an alternative.

The partnership TFMA has with FEMA and TWDB was strengthened throughout the year. Plans are being made for 2016 and locations for 4-day courses are being determined. Excellent instructors + solid partnerships = a stronger force within our state. TFMA could not continue its growth without the support of these great agencies.

We will finish the 2015 year with over 1,940 CFMs and over 2,200 members. This means, TFMA boasts over 1/5 of all CFMs nationwide. Quite an accomplishment for an organization that started with a vision over 27 years ago. We exist for and because of our strong membership and participation from those who so diligently perform their jobs with such excellence. The strength of this great association lies with each and every one of you - our members.

Thank you for your dedication. What will 2016 hold for you and TFMA?

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TIME IS TICKING!
2016 TFMA/CFM RENEWALS

Have YOU renewed yet? If not, there is still time. Please follow these simple steps:

1. Log in to your profile at [www.tfma.org](http://www.tfma.org)
2. Click “Manage Profile”, then on the “Professional Development” icon under the “Contents & Features” tab.
3. Click “Add Entry” – then fill out the following information:

   - Certification Program: CFM Renewal 2016
   - Credit Type: CEC
   - Insert the date the training was completed, NOT today’s date
   - Credits: Amount of credits earned
   - Credits will not expire
   - No score necessary
   - Activity code not necessary
   - Upload the documentation that goes along with the CEC’s you are recording

This process will eliminate the need for you to send in paper proof of your CECs to the office as long as you have uploaded your documentation to your profile.

Renewals will not be approved until records have been reviewed by the TFMA Office and payment for renewing has been processed. Once this has been completed, you will be able to print a certificate from the TFMA Website stating you have completed your renewal for 2016.

2016 TFMA Member/CFM Certification Renewals

The 2016 TFMA/CFM Renewals are due by December 31, 2015. Remember:

- **$90 for TFMA/CFM Members** ($45 for TFMA Membership; $45 for Recertification PLUS 8 hours of CECs earned in 2015.)
- **$45 for TFMA Full Membership** (for those that are NOT certified.)
- **$45 for Agency Members Recertification Fee** (for State and Federal Agency members only) PLUS 8 hours of CECs earned in 2015.

For more information on CEC requirements, click here. Please note that each member is responsible for logging in and uploading their CEC information. Visit the website at [www.tfma.org](http://www.tfma.org) or click here to go directly to the renewal page. As always, call the TFMA EO at 512-260-1366 with your questions or assistance.

RENEW TODAY!!
Each year TFMA honors those members of our Association who have been outstanding in their field. These people are nominated by their peers, recognizing the excellence and can do attitude their co-workers exhibited in performing their jobs. It also strengthens the association when we can acknowledge those who are exceeding in furthering the mission of TFMA and flood safety.

TFMA needs YOU!! Please take a moment to consider someone you would like to nominate for one of the nine awards. Your county or city might have been involved in the spring flooding and really shined during the disaster. Nominate them! You might work directly with an Agency or Corporate Sponsor and they have assisted you above and beyond the call of duty. Nominate them! Your Floodplain Manager is wearing several hats and does each job with excellence. Nominate him/her! Each nomination counts! Don’t wait thinking someone else will nominate the person you have in mind. Nominate them!!

The link for the award categories and forms is: [https://tfma.site-ym.com/?page=TypesofAwards](https://tfma.site-ym.com/?page=TypesofAwards). Deadline for nominations to be submitted to the TFMA EO is **January 11, 2016**. All awards will be presented at the TFMA Spring Conference in Houston at the Awards & Membership luncheon.

**Don’t Delay! Nominate Today!**
Congratulations to our Newest CFMs - October-December 2015

Shafiqul Abed - Bedford
Tanzeeb Abed - Bedford
Fikre Abraha - Dallas
Prarthana Banerji - Bryan
Glen Barnhill - Cleveland
Kevin Bates - Allen
Christy Bear - Goliad
Stephen Bolster - Carrollton
David Brasich - Westlake Hills
Tiffany Bruce - Flower Mound
Thomas Caffall - Austin
Jay Campbell - Austin
Richard Casiano - San Antonio
William Charles - Victoria
Mohammed Chowdhury - Kingsville
Daniel Davis - McAllen
Frank Desroches - San Antonio
Patricia Edwards - Bryan
Charles Erickson - Euless
Oscar Flores - San Antonio
Dellissa Foote - Dallas
Troy Foreman - Ennis
Israel Gaona - Weslaco
Roy Garcia - Pharr
Lonnie Geiger - Dallas
Robert Gergens - Arlington
Joel Gilliam - Katy
John Goble - Lago Vista
Marissa Graeber-Moore - New Braunfels
Mardoqueo Hinojosa - Weslaco
Jerry Hinojosa - San Antonio
Corey Huhta - Fort Worth
Antonial Irvin - Dallas
Veerabhadra Kajuluri - McAllen
Jennifer Knecht - Lewisville
Nicole Koeninger - San Antonio
Mariya Kret - San Antonio
Mark Lewis - Burnet

James Lockart - Richardson
Bosulu Lokulutu - Dallas
Steve Lum - Frisco
Ricardo Macias - San Antonio
Yamil Mansour - Dallas
Joey Marino - Bryan
Andrew Martinez - San Antonio
Nicholas McLean - San Antonio
Nadia Naji - Fort Worth
Corey Nesbit - Mesquite
Dinakar Nimmala - Dallas
Fidel Nunez - Midland
Wisdom Oghenerurie - Kingsville
Lance Overstreet - San Angelo
Matthew Ozuna - San Antonio
Russell Pehl - San Angelo
Alex Pfefferkorn - College Station
Uriel Ramirez - Donna
Brian Ramm - Houston
Luis Rivera - Dallas
Rene Saenz - Pharr
ChaVonne Sampson - Bellaire
Francena Scott - San Antonio
Carlos Singleton - Lancaster
Corrie Smith - San Marcos
Chelsea Solomon - Georgetown
Benjamin Thompson - Carrollton
Cory Vander Veen - Brownsville
Eric Van Gaasbeek - San Marcos
Damon Walters - Huntington
Lea Wilborn - Arlington
Lorenzo Wingate - Missouri City

In 2015, TFMA has certified 203 Certified Floodplain Managers. By the end of 2015, we will have over 1950 CFMs.

4th Annual Silent Auction—CALL FOR ITEMS

Are you a sculptor or a painter? Have a hidden talent you’d like to share? Contribute to the 4th Annual TFMA Silent Auction held in conjunction with the TFMA Spring Conference coming up in Houston. The proceeds from this event enables TFMA to purchase much needed Flash Flooding Models used for Outreach programs. Call the TFMA Executive office at 512-260-1366 for more information on how to contribute!
2016 TFMA CALENDARS ARE HERE!

Need a box or two or just a few? Call the TFMA Executive Office at 512-260-1366 to order yours today or click here to download an order form. Don’t delay.

We have a very limited supply!!!
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