

# 2019 CTP Special Project Proposal: NFIP Outreach Program

## OBJECTIVE – Build an Outreach Program Consistent With FEMA and OWRB’s Goals of Increasing Participation in the NFIP, Identifying Areas of Flood Risk and Identifying Opportunities for Pre-Disaster Mitigation

FEMA’s 2018-2023 strategic plan identifies three main goals:

1. Build a Culture of Preparedness
2. Promote Higher Standards
3. Ready the Nation for Catastrophic Disasters

Objective 1.2 from the strategic plan is “Close the Insurance Gap.” FEMA has described this effort as a “Moonshot” with a goal of doubling the number of flood insurance policies by 2023. The second Moonshot is to quadruple mitigation spending by 2023. Oklahoma currently has 56 of 77 counties participating in the NFIP (73%). Also, 403 communities (cities, towns and tribes) are participating and approximately 195 are not participating with both identified in Figure 1. Many of the non-participants are in areas where flood risk has not been identified. Over the past few years, FEMA Region 6 has made substantial investments in the development of BLE data largely prioritized in these areas.

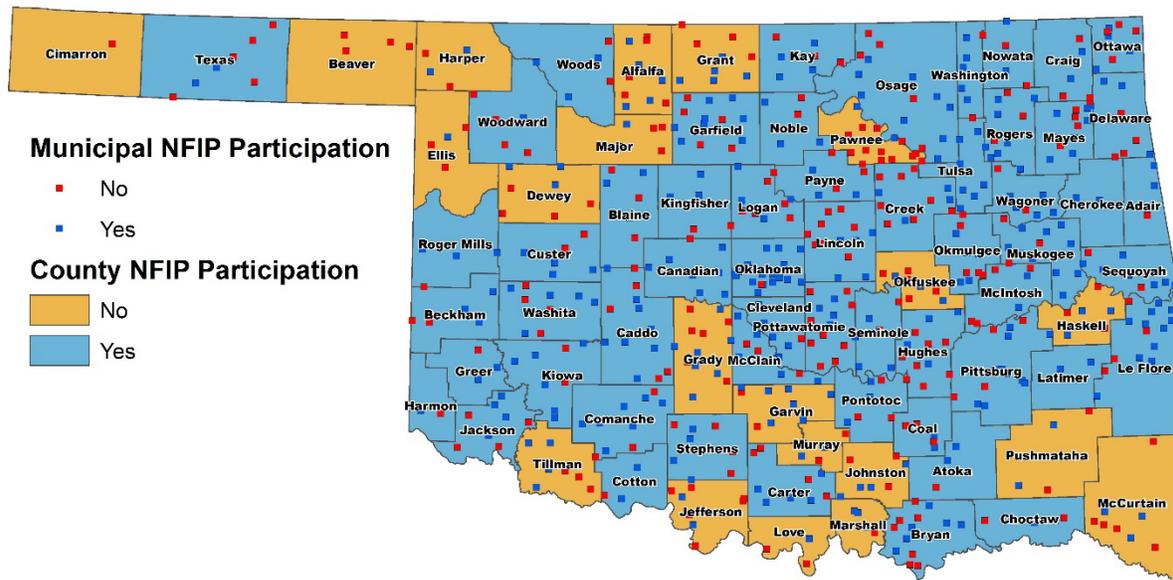


Figure 1 – NFIP Participation in Oklahoma

The Project will have two main objectives;

1. OWRB plans to increase community participation in the NFIP through a targeted NFIP outreach program consisting of:
  - Hosting regional in-person outreach meetings with communities and counties including mapped/unmapped, participating and non-participating.
  - Build a community tracking tool that allows OWRB to assess level of interest to guide priorities for future investments of time and resources,

- Build an NFIP outreach dashboard app for community officials to better understand risk and see the potential benefits of participating in the NFIP utilizing BLE data and building footprint data to estimate potential flood damage estimates.
  - Encourage communities to use the latest technologies to identify opportunities for Pre-Disaster Mitigation
2. OWRB will promote higher standards for community floodplain management programs by:
- Discussion of the benefits of adoption of community building codes and construction standards including ASCE 24.
  - Discussion of the Community Rating System (CRS) program and the benefits of higher standards.

## SCOPE

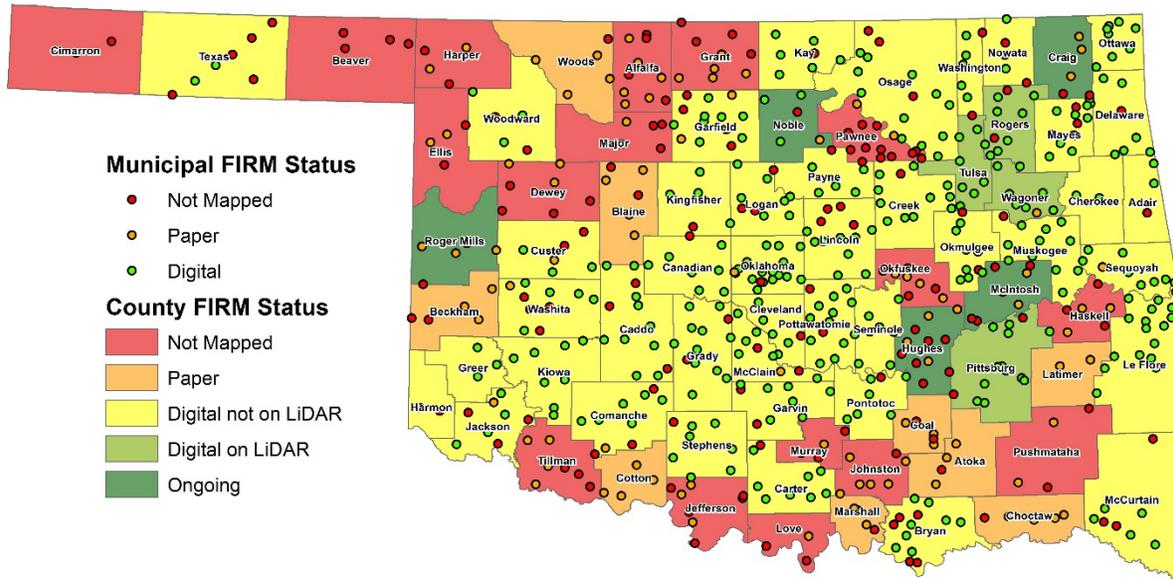
This project would have 3 major components: Flood Risk Outreach Meetings, Program Management and Community Flood Risk Analysis.

### Community Flood Risk Analysis

Conduct an assessment of flood risk data needs/sources, with the end goal of providing information to community officials and citizens to spur greater NFIP participation by communities, flood insurance subscription by citizens, adoption of higher standards and greater investments in flood mitigation.

- **Phase 1:** Property statistics for non-participating communities where BLE floodplains are available.
  - 2018 Microsoft building footprint polygons
  - Current ESRI demographics
  - Census demographics
  - Parcel data
  - Updated LiDAR elevation products
  - Using BLE data, building footprints and LiDAR DEM's, estimate potential damages based on flooding depths for structures in the floodplain per community/county.
- **Phase 2:** Property/policy stats for the entire State of Oklahoma
  - Starting with areas only with paper maps, then mapped not on LiDAR, etc. (see Figure 2)
    - Assess flood claims per community, and by whether claims occurred on properties inside the SFHA or on properties outside the SFHA.
    - The claims outside the SFHA would be used to promote the purchase of policies for properties outside the SFHA, at preferred risk rates, as most people outside the SFHA believe they either have no reason to have flood insurance or are barred from buying insurance by not being in the SFHA. Demonstrating that risk is not zero but that policies can be obtained relatively inexpensively should help promote increased subscriptions.
    - The prevalence of claims per community would be used as a targeting metric for future mitigation projects, even before a disaster. Using available data these could further be prioritized by estimated flood depths. This would include

outreach as well as physical mitigation projects such as acquisitions. This should help FEMA meet its increased mitigation spending goals.



**Figure 2 – NFIP Mapping Status by County and Community**

**Flood Risk Outreach Meetings**

Using the outputs of the Community Flood Risk Analysis and other existing public information including FEMA materials, Flood Risk Outreach Meetings would be conducted to;

- Develop community contact database of county and community officials in NFIP non-participating communities.
- Create a prioritized schedule of meetings and documentation of the meeting process
- Invite communities to Flood Risk Outreach Meetings
- Host Community outreach meetings
- Present the benefits of NFIP participation using the data previously developed
- Present information and benefits of higher standards, including flood resistant design and construction, and the Community Rating System.
- Six meetings will be held in Logan, Garvin, Bryan, Creek, Haskell and Okfuskee counties.
- County and community officials will be invited to attend.

**Program Management**

Manage the outreach program by deploying the following tools and materials:

- Develop and maintain a **Community Tracking Tool** for OWRB to continually track community participation, knowledge, capabilities, and NFIP adoption progress.
- Develop and maintain an **NFIP Outreach Dashboard** for community officials to see the potential for damages associated with flood risk and policies in their communities or in similar communities in the NFIP.

- This does not include building a website but does include leveraging the ESRI Story Map framework to manage data through a web-based viewer. This framework is in place for any existing ESRI customer, and as such it is not the site which is being produced, but the content for it. With variations in implementation based on the platform used, the same data could be presented and managed via various media. See Figure 3 below for an example implementation graphic.

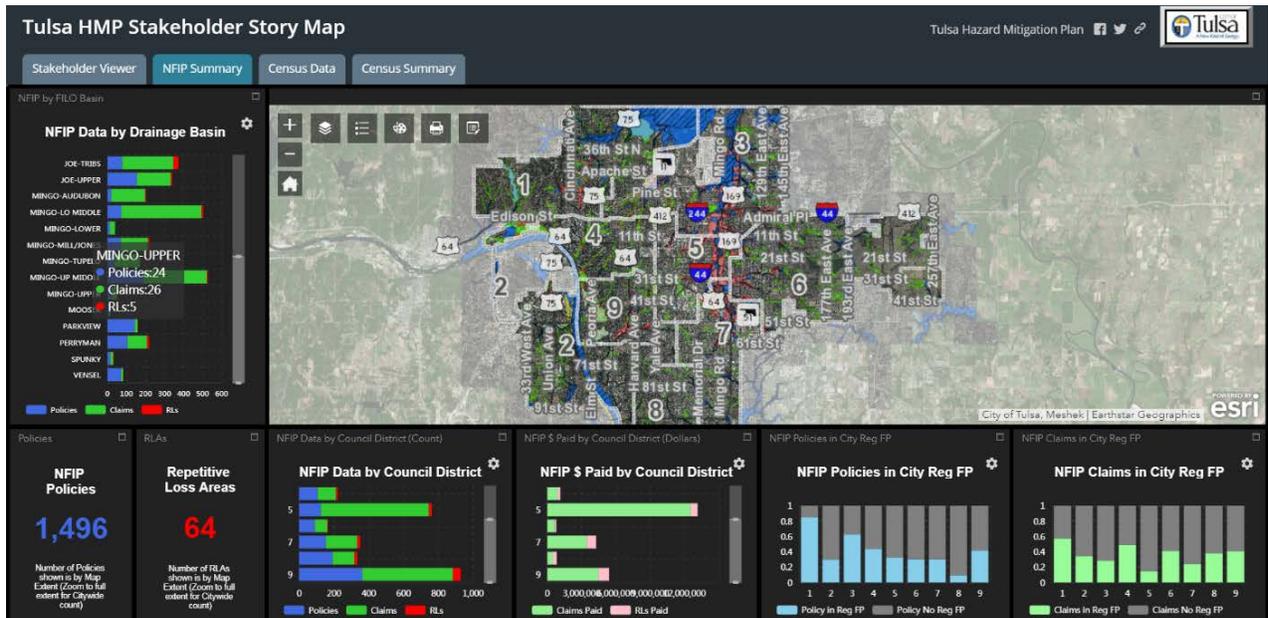


Figure 3 – Example NFIP Outreach Dashboard

- Produce **NFIP Outreach Program** project notebook for use by other mapping partners.
  - This project notebook will include sources for datasets used in the development of the program and the procedures for the analysis that was performed. This would allow other entities to duplicate and or modify this type of program to be used anywhere in Region 6.

## DELIVERABLES

Flood Risk Outreach Meeting(s) Materials and Records

Community Tracking Tool

NFIP Outreach Dashboard

NFIP Outreach Program Project Notebook

## Budget

<b>Community Flood Risk Analysis</b>	
<b>Risk Analysis Development</b>	<b>Total Cost</b>
Structures	\$ 1,110
Demographics (Esri, Census)	\$ 1,110
Parcel Data	\$ 3,330
Statewide Flood Claims Assessment	\$ 7,375
<b>Total:</b>	<b>\$ 12,925</b>
<b>Total Cost: \$ 12,925</b>	
<b>Flood Risk Outreach Meetings</b>	
<b>Develop Contact List, Plan Workshop Sites</b>	<b>Total Cost</b>
Create Contact List	\$ 9,450
Site visits (2hr. travel radius)	\$ 16,650
<b>Total:</b>	<b>\$ 26,100</b>
<b>Total Cost: \$ 26,100</b>	
<b>Develop Tracking Tool Dashboard, Program Notebook</b>	
<b>Tracking Tool Dashboard, Program Notebook</b>	<b>Total Cost</b>
Create Community Tracking Tool	\$ 8,325
Create NFIP Outreach Dashboard	\$ 7,076
Produce NFIP Outreach Program Notebook	\$ 5,447
<b>Total:</b>	<b>\$ 20,848</b>
<b>Total Cost: \$ 20,848</b>	
<b>Total Cost of All Tasks: \$ 59,873</b>	