

# THE FLOOD CURRENT

SEPTEMBER-OCTOBER 1991

## More Counties Participate in NFIP

Prior to 1980, most Oklahoma counties lacked proper authority to enact land use regulations to limit development in floodplains. With passage of the Oklahoma Floodplain Management Act, effective floodplain management became attainable for communities by allowing them to participate in the NFIP. The Act also authorized the OWRB to direct the federal program, established by Con-

ance policy count rose from 11,028 to 11,495 from April 1990 to April 1991, an increase of more than 4.2 percent.

Nationally, the total number of flood insurance policies grew 8.5 percent last year, one of the greatest increases since the NFIP's inception. Washington, D.C., has set the standard in growth, starting 1990 with only 48 policies and ending the year

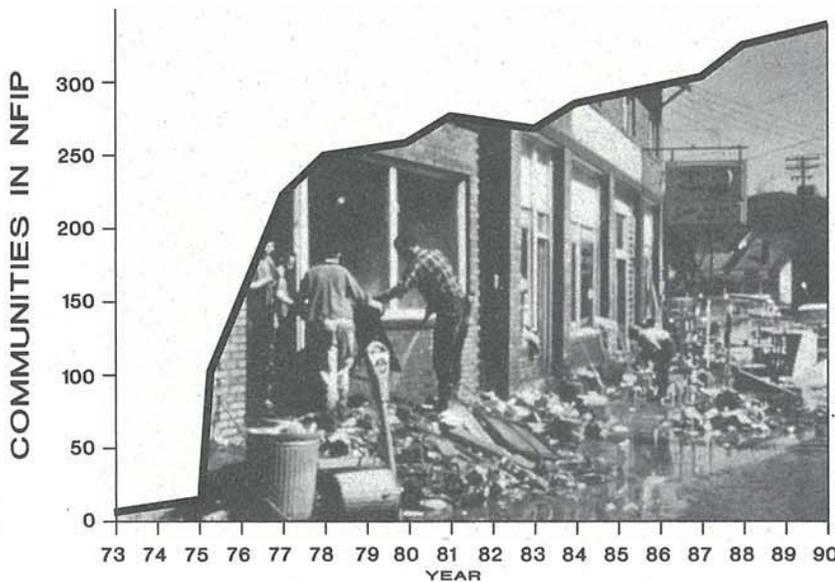
## Five Cities Seek Lower Rates

Five Oklahoma communities have applied to take advantage of the Federal Insurance Administration's new Community Rating System which will allow them to lower their flood insurance premium rates by up to 45 percent.

Blackwell, Lawton, Sand Springs, Stillwater and Tulsa all applied for the voluntary program in its first year of operation. If approved, the action will allow them to save local property owners more than \$60,000 next year, and even more in the future. Eligible communities include those which exceed NFIP minimum standards by implementing any or all of 18 specified flood reduction measures, according to Ken Morris, NFIP state representative.

"The CRS not only allows cities and towns to save money, but can significantly reduce flood damages, insurance claims and federal disaster outlays," he said.

Morris added that the deadline for the second round of applications is December 15 and he plans to schedule a mandatory fall workshop to provide assistance to interested communities. To obtain a program manual which explains application procedures, call Morris at (405) 231-2533.



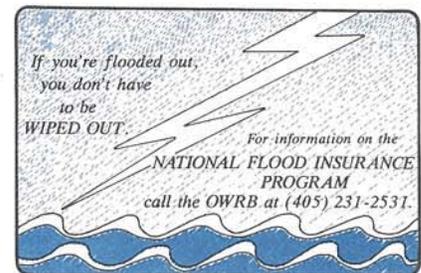
Both large cities and small towns in Oklahoma can profit from growth of the National Flood Insurance Program.

gress in 1968, to provide local governments with a mechanism for implementing floodplain management techniques aimed at reducing or avoiding flood damages.

An increasing number of Oklahoma communities have joined the NFIP since the OWRB initiated the program in 1980. As 1990 came to a close, the program had 342 participants, including more than 30 counties. In addition, the state flood insur-

with 537, an increase of more than 1,000 percent. California and Iowa have experienced increases of more than 30 percent while Florida, Louisiana and Texas continue to lead the country in total flood insurance policies on record.

The NFIP has approximately 18,000 participating communities nationwide with some 2.5 million flood policies for \$202 billion worth of coverage now in effect.



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## Wetlands' Value Often Underestimated

*Bogs, marshes, swamps and other wetland areas, though often misunderstood, are extremely valuable to both man and nature. Through history, Americans have drained, filled, channeled and polluted them—destroying more than one-half of the original 200 million acres of wetlands in the lower 48 states.*

*Only recently has man begun to fully appreciate the ecological importance of wetlands, including their vital use in flood and erosion control. Often called natural sponges, wetlands subdue floodwaters by absorbing runoff during heavy rainfalls and releasing it slowly downstream. Wetlands buffer shorelands against erosion while wetland plants hold soil in place with their roots. The following editorial, portions of which are reprinted here from the Texas Water Commission's Floodplain Management newsletter, accentuates the importance of these natural ecosystems to flood control and the environmental domino effect which may occur upon their destruction.*

We drain some pothole wetlands to have more land for agriculture. Later, we discover that the water previously stored in the wetlands is causing flooding problems downstream. As a result, we construct a levee system to confine the damaging floodwaters.

Unfortunately, now the water moves downstream at higher velocities and floods other areas. A dam is built, but the water backed up behind it brings with it silt, reducing the dam's flood control capacity.

The area below the dam is now "safe" from flooding and development soon encroaches, decreasing the area through which floodwaters can safely pass without harming life or property. This scenario is repeated several times as the river flows to the sea.



Carizzo Creek, in Cimarron County, nourishes wetlands in the Oklahoma Panhandle.

In controlling the water through swamps and wetlands, the velocity increases so much that silt is not allowed to settle out and the wetlands are deprived of the nourishing new soil. Subsequently, the depth of water increases in the wetlands and nearby bay shore area. The increased depth "drowns" wetland plants and escalates erosion of the bank and shoreline. Eroded silt is deposited on the bay bottom and submerged beach area. Ship channels and waterways fill with sediment. Jetties are constructed to protect the channels, but littoral drift is disrupted by these structures. Beach erosion accelerates. Dunes and nearby wetlands are destroyed.

By now you should get the picture. Isn't there a better way?

## OFMA Holds First Meeting

Western Hills Guest Ranch, near Wagoner, was the site for the First Annual Meeting of the Oklahoma Floodplain Management Association on September 5 and 6.

The opening session of the conference featured discussions of flood warning systems, wetlands, the National Flood Insurance Program's Community Rating System and other topics of interest to federal, state and local floodplain officials.

Also at the meeting, Donetta Blanlot, of the OWRB's McAlester Branch Office, and Greg Scheffe, Woodward Branch manager, were chosen as OFMA regional representatives. Blanlot was also elected secretary for the 1991-92 term.

## Dam Safety Officials Meet

The Eighth Annual Conference of the Association of State Dam Safety Officials will be held September 29 to October 2 at the San Diego Princess Resort in San Diego, California.

Conference organizers hope to attract state and federal government officials who work with dams, private sector consultants, contractors, materials suppliers and members of academia. General and special breakout sessions will be conducted by leading experts in areas such as dam rehabilitation, mining, hydrology and hydraulics, public awareness and geotechnical issues. Jan Veltrop, president of the International Committee on Large Dams, will deliver the keynote address. In addition, OWRB Engineer Cecil Bearden is scheduled to present a paper on the late 1986 dam failure at central Oklahoma's Cedar Lake.

For more information on the meeting, call (606) 257-5140.

## Flood Insurance Meeting Set

On November 18-21, the National Flood Insurance Program will hold its 1991 Biennial Conference at the Mayflower Hotel in Washington, D.C.

For more information on the Conference or to register, call Charles A. Lindsey at (202) 646-2758.