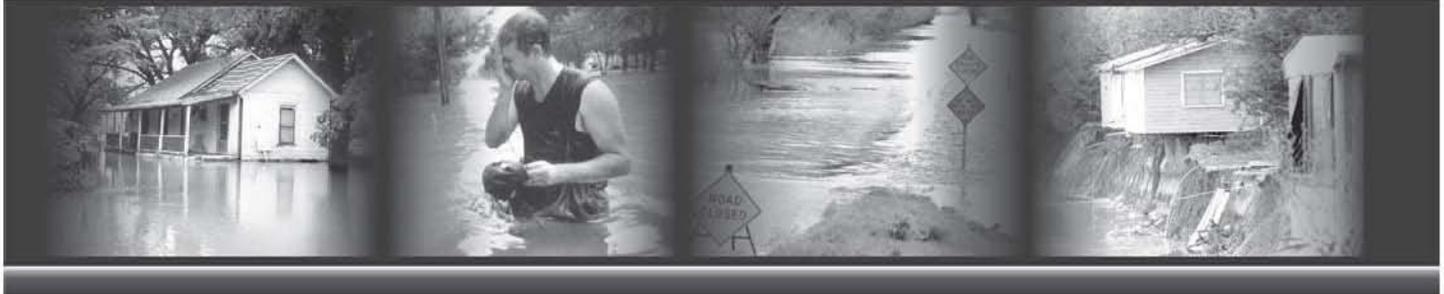


FLOOD CURRENT



A More Serious Look at Floodplain Management Compliance



Mike Mathis
State Floodplain Coordinator, OWRB

What a tremendous conference we had in September at Quartz Mountain Resort and Arts Center. According to Carolyn Schultz, more than 120 folks attended our 15th annual meeting, where floodplain administrators from all

around the state took advantage of this opportunity to advance their knowledge of floodplain management techniques. As a result of the new state law requiring accreditation, we are taking a much more serious look at floodplain management compliance. This program is very simple: if new development is proposed in a special flood hazard area, it needs to comply with local floodplain ordinances and regulations. So, if you don't have a permit, get one. Pretty simple.

The Oklahoma Water Resources Board is offering a one-day workshop in Oklahoma City each month to help Oklahoma's floodplain administrators understand both basic and advanced floodplain management guidelines, especially in regard to administering and enforcing local regulations. Each workshop will also allow you to earn six Continuing Education Credits and become accredited in accordance with state law. Details of the workshops and online registration forms can be found on the OWRB Web site at www.owrb.state.ok.us. New agency rules concerning accreditation can also be found on the site.

As part of a concerted new effort, we are currently working with FEMA and the Oklahoma Independent Petroleum Association to get all state communities on the same page regarding oil field development in the floodplain. This activity, like many others, is considered development under FEMA regulations and requires a floodplain development permit from the local jurisdiction. If you need assistance on how to regulate this type of development, please contact the OWRB and we will be happy to assist you. Following the devastation left behind by Hurricane Katrina, it is more important than ever to ensure that our energy industry is not jeopardized by flood disasters.

I want to thank and recognize Jim Coffey for his

outstanding leadership during his tenure as OFMA Chairman and I extend congratulations to Rex Hennen on his assumption of that important and challenging position. Rex, we pledge to work with you and OFMA to achieve our mutual goals and objectives.

To all our floodplain management professionals, keep up the good work. I know it is a challenge, but remember, you are Oklahoma's Leaders in Floodplain Management.

What Everyone Should Know about Flood Insurance

Flood insurance is the only way to cover losses from America's number one natural disaster. In the life of the average thirty-year mortgage, there is a nine percent chance of a fire-related loss. In contrast, there is a 26 percent chance for a flood-related loss. Flooding can occur anywhere, not just in a floodplain. Everyone should know the following facts about flood insurance:

1. Homeowner policies do not cover flooding. Only flood insurance protects against flood damage.
2. There is a 30-day waiting period to get flood insurance. The average cost of a flood insurance policy is \$400 a year. For those living in low- to moderate-risk areas, there is a Preferred Risk Policy available for little more than \$100.
3. There are separate flood insurance policies for structure coverage and for contents coverage.
4. Floods and flash floods happen in both low- and high-risk flood zones. One in four flood loss claims is filed in low-risk areas.
5. Federal flood insurance can be purchased through most major insurance agents.
6. Even though flood insurance may not replace property and possessions to pre-disaster conditions, it is a first step to recovering from a flood.

Information courtesy FEMA

FEMA Awards \$3.1 Million For Bixby Flood Protection

FEMA announced in late August that it has obligated \$3,167,250 to the state of Oklahoma to purchase flood-prone homes in Bixby and construct a flood detention facility to control flooding in the downtown district.

Through the Hazard Mitigation Grant Program, FEMA will provide 75 percent of eligible project costs; the remaining 25 percent will come from local resources. The project will result in the purchase and removal of 31 homes subject to storm runoff and flooding damages along Bixby Creek. Homeowners volunteered to participate in the project. The detention and channelization measures will also aid other areas of Bixby.

"This project is exemplary of the benefits that come from a community approach to mitigation," said Albert Ashwood, director of the state's Department of Emergency Management. "The coordinated efforts of planners, floodplain administrators, emergency managers, and property owners have made this downtown flood protection project possible and the community of Bixby a safer place to live and raise a family."

Rebuilding a Safer Gulf Coast

The devastation in the Gulf Coast/New Orleans from Hurricane Katrina is unprecedented in recent U.S. History. Once the monumental job of attending to the pressing human needs through rescue and relief, immediate response, and short term recovery is well underway, the nation will turn its attention to the rebuilding of heavily damaged communities and properties. In the future, we must rebuild in a way that will reduce the risk of flooding and hurricanes and the human suffering that follows.

Enormous amounts of funding will go to reconstruction in the coastal high hazard areas of Mississippi, Louisiana, Alabama, and the Florida panhandle. We must ensure that reconstruction will be done to create safer, more disaster-resistant homes, businesses, and infrastructure. These actions are not only needed in the affected Gulf Coast area, but in all coastal areas of the nation, where the population at risk is increasing daily as people move to the coast. Following are a few of the many necessary steps in this process:

1. Assess the damage to each structure to determine if it should be reconstructed.
2. Evaluate the current maps and construction standards for needed adjustments to protect lives and property. FEMA should perform an analysis of the flood maps and damages in the Gulf coast to determine if the current standards for mapping

and managing those areas are adequate. Some important questions include:

- Did the maps correctly reflect the expected storm surge and flood hazard?
 - Did the existing flood maps show properties not at risk that were destroyed or badly damaged?
 - Did those maps accurately reflect the 1% chance (100-year) flood?
 - Did those structures on the coast built to existing standards survive?
 - Is the 1% chance flood an adequate standard?
3. Mitigate wherever possible. All options for mitigation must be considered, including elevating or floodproofing structures, acquiring and relocating structures from areas too hazardous for habitation, or demolishing damaged structures and replacing them according to higher standards.
 4. Adopt higher standards for reconstruction to reflect hazards specific to the state or community. The standards of the National Flood Insurance Program are minimum nationwide standards.
 5. Provide funding for federal mitigation cost-sharing programs.

Post-disaster mitigation funding must be restored. The Hazard Mitigation Grant Program (HMGP) provides mitigation funds after a disaster as part of the Disaster Relief Act. Funding for that program was started in 1988, but was inadequate until after the Midwest floods of 1993 when Congress increased funding to 15% of the disaster costs. In FY 2003, the funding level was reduced to 7.5%, and has again proved inadequate.

The 2004 NFIP Reform Act provides authority for additional funding to help property owners mitigate repetitive loss structures through a variety of generally non-structural means, including voluntary buyouts and relocations, elevation of buildings, and floodproofing. That funding should be included in the FY 06 budget to ensure the NFIP's effectiveness in helping to reduce this drain. This matter should be of concern to everyone in a flood zone. Repetitive claims and large numbers of claims will drive up the cost of flood insurance for everyone.

Further information about flooding and flood mitigation issues can be found on the Association of State Floodplain Managers (ASFPM) Web site (www.floods.org) or by calling Larry Larson, ASFPM Executive Director, at (608) 274-0123.

Excerpted from the ASFPM White Paper "Hurricanes Katrina & Rita: Using Mitigation to Rebuild a Safer Gulf Coast" (published 9/9/05)