

FLOOD CURRENT



From the Coordinator



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I want to thank the Oklahoma Floodplain Managers Training Cadre. In particular, Bill Smith has been invaluable to the OWRB and our accreditation program. With Jack Graham, of FEMA, still on disaster duty in Texas, Bill has been helping us teach the Floodplain Management 101 workshops this past year. Bill is also developing a short two-hour special workshop that will be offered later this year through each of the five OFMA Regions. For more information about this opportunity, contact your OFMA Regional Representative.

I also want to encourage all Oklahoma communities to participate in the NFIP to become accredited prior to June 2006. The first accreditation year is quickly coming to a close, and already 153 administrators have become accredited; only 225 to go. This new accreditation law has created an opportunity for community officials to gain a clear understanding of their role and the responsibility of NFIP participation. This educational effort also allows our community leaders to learn how they play a key role in reducing future flood losses through implementation of a sound permitting system.

However, these workshops are not just for local floodplain administrators. Training staff has trained city council members, county commissioners, state legislators, insurance agents, floodplain boards, reporters, and concerned citizens. Monthly floodplain workshops in Oklahoma City have far-reaching benefits beyond just accreditation. These training workshops lead to improved local programs and they help integrate the No Adverse Impact approach into daily floodplain management.

In May, our training staff will take Floodplain Management 101 and 202 on the road--in Bartlesville on May 4, McAlester on May 16, Oklahoma City on May 18, Woodward on May 23, and Lawton on May 25. Specific workshop locations, as well as easy enrollment, are available on the OWRB's Web site. I remind you that these workshops are free. Joe Remondini of the Tulsa Corps of Engineers is facilitating each of the 202 Workshops, all featuring the Map Modernization Program. The 202 Workshops will also

provide a valuable advanced program for Certified Floodplain Managers to earn continuing education credits and will provide training in NAI, mitigation, master drainage planning, and OWRB "hot topics."

Last but not least, it is time to begin planning for the Sixteenth Annual OFMA Conference, September 17-20 in Norman. The conference planning committee, chaired by Laureen Gilroy, has some preliminary information posted on the OFMA web site, so please check out what is in store for the premier annual OFMA event and mark your calendars.



Above top, Dorothy Martinez, an official with the National Flood Insurance Program, discusses flood elevation issues at a January workshop. Above, Gavin Brady of the OWRB's Tulsa branch office assists David Wedell, Cordell Floodplain Administrator, and Jerry Turner, Okemah city manager, at an OWRB Floodplain Management workshop in March.

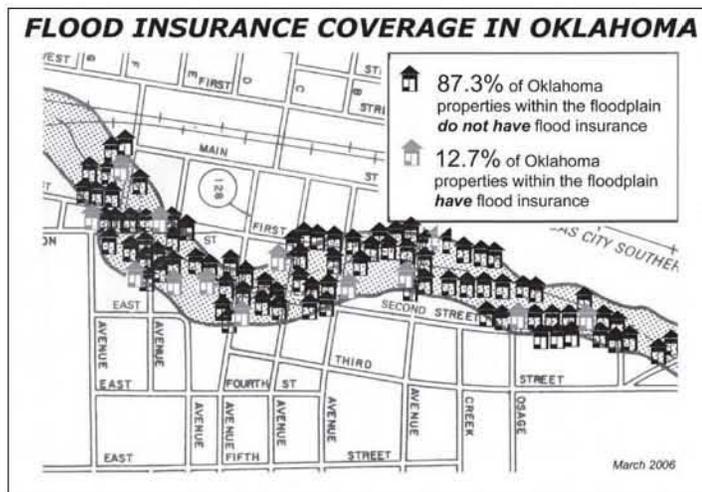
“Grandfathering” Can Save You Money

“Grandfathering” is an important term to understand if you live in an area with potential flood hazards. It is used to define insurance rate applicability in communities where Flood Insurance Rate Maps (FIRMS) are revised due to changes to structures, such as bridges, culverts, dams, and levees, or new developments that alter the base flood elevation.

FEMA’s ongoing Map Modernization initiative will result in many such changes to Oklahoma’s flood zone boundaries and property classifications. Taking advantage of the option to “grandfather” properties added to Zone A can save money for the property owner.

Pre-FIRM structures (constructed prior to the date of the community’s initial FIRM): If a policy was obtained prior to the effective date of a map change, the policyholder is eligible to maintain the prior zone and base flood elevation as a basis for insurance rating. This is the case as long as continuous coverage is maintained. Such a policy can be assigned and continued to a new owner at the option of the policyholder.

If a building is Pre-FIRM, and a policy was not obtained prior to the effective date of a map change, the applicant may receive Pre-FIRM (subsidized) rates based on the new zone, rather than the actuarial (elevation based) rates.



Of the 76,701 structures residing in Oklahoma’s Special Flood Hazard Areas (SFHAs), 66,937 lack flood insurance policies and only 9,764 are insured. SFHAs, or floodplains, are land areas that are at high risk for flooding. A home located within an SFHA, as indicated on Flood Insurance Rate Maps (FIRMS), has a 26 percent chance of suffering flood damage during the term of a 30-year mortgage.

**May is Flood Awareness
Month in Oklahoma**

Be Flood Safe, Be Flood Smart

Post-FIRM structures (constructed on or after the date of the community’s initial FIRM): If a policy was obtained prior to the effective date of a map change, the policyholder is eligible to maintain the prior zone and base flood elevation for insurance rating purposes, as long as continuous coverage is maintained. Such a policy can be assigned and continued to a new owner at the option of the policyholder.

If a building has been constructed in compliance with a specific FIRM, and that FIRM is revised, the owner is eligible to obtain a policy using the zone and base flood elevation data from the last FIRM, provided that proof is submitted to the insurance company. Acceptable documentation for proof is discussed in the NFIP Flood Insurance Manual, Rating Section. Continuous coverage is not required.

Preferred Risk Policies: Buildings written under the preferred risk policy program must be located in zones B, C, or X on the FIRM in effect on the dates of application and subsequent renewals. A building that becomes ineligible for a preferred risk policy due to a map change to a special flood hazard area can be rewritten on a standard rated policy using zones B, C, or X.

Again, if you are not now in Zone A and there is a chance that a future FIRM revision will show your parcel to be located in the floodplain, you can reduce your flood insurance premium by buying and maintaining a policy for the low risk flood area before the new map goes into effect.

Article courtesy "Flood News for Michigan Floodplain Managers" (Spring/Summer '05)

OFMA Conference Set

The Oklahoma Floodplain Managers Association’s Sixteenth Annual Conference will be held September 17-20 at the University of Oklahoma’s Center For Continuing Education in Norman.

Due to the numerous hurricane disasters experienced in the U.S. throughout the past year, this year’s meeting will focus on potential significant changes in the nation’s floodplain management policy, even basic inland program elements, that may be implemented by the Department of Homeland Security and Federal Emergency Management Agency.

The Conference will begin with a Board of Directors meeting on September 17, followed by a golf tournament. The opening plenary session is scheduled for the following morning. Four breakout sessions are planned, including the Floodplain Management 101 basic workshop. The evening of September 19 will feature the Annual Awards Banquet, which recognizes Oklahoma’s leaders in floodplain management. Nomination forms can be downloaded from OFMA’s web site (www.okflood.org). The meeting will conclude on Wednesday, September 20, at 4 p.m.

For more information about the conference, please visit www.outreach.ou.edu/outreach/continuing_education.html.