



Flood Current

Vol. 18, No. 1



Preparing Now for Future Floods

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State Floodplain Coordinator

For the past 16 years, we have published the *Flood Current* twice a year as a regular two-page feature in the Oklahoma Water Resources Board (OWRB) newsletter, the *Oklahoma Water News*. Beginning with this issue, the *Flood Current* will now be published by the OWRB as an independent newsletter. This will enable us to increase the number of pages devoted strictly to floodplain management issues. Recent flooding events have certainly provided us with more than enough material to write about.

The OWRB, in conjunction with FEMA, OFMA and the Association of State Floodplain Managers, would like to remind flood-ravaged communities that now is the time to prevent future flood problems by elevating, relocating, or demolishing repeatedly-damaged structures.

We need to break the cycle of damage and repair. Allowing citizens to rebuild in the same old flood-prone way facilitates a "time bomb" of misery. Fortunately, federal assistance is available to help families and business owners allay much of the costs associated with structure modification or relocation.

Through the Hazard Mitigation Grant Program (HMGP), FEMA provides grants to states and local governments to implement long-term hazard mitigation measures after a major disaster declaration. FEMA can fund up to 75% of the eligible costs of each HMGP project with the state or local government providing a 25% match through cash and/or in-kind sources.

It is encouraging to see City of Miami and Ottawa County officials performing "substantial damage" estimates of prospective eligible structures that are repeatedly flooded to the point where the cost of restoration would equal or exceed 50% of the market value of the property before damage occurred. These local officials are taking a proactive approach to flood damage prevention, including the enforcement of floodplain regulations required under the National Flood Insurance Program. It is not only unwise but unsafe to allow citizens to move back into flood damaged homes and businesses. In addition to dangers from structural damage, the health risks associated with contaminated floodwaters cannot be overlooked.

As we enter the inevitable dry days of summer, it is so important to remember that flooding, as with drought, remains a threat anytime and anywhere in our state. Flood officials and all Oklahomans must remain vigilant, plan intelligently, and maximize flood preparedness.



Northeastern Oklahoma Campus, July 4, 2007. The intramural sports building was elevated and permitted by OWRB. It did not flood.

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As the National Flood Insurance Program (NFIP) State Coordinator, the Oklahoma Water Resources Board (OWRB) partners with other state and federal agencies and local governments to prevent and mitigate the catastrophic effects of flooding disasters in Oklahoma. For more information, go to www.owrb.ok.gov/hazard/fp/floodplain.php or call (405) 530-8800.

SUBSTANTIAL DAMAGE--Damage of any origin sustained by a structure whereby the cost of restoring the structure to its before damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred.

SUBSTANTIAL IMPROVEMENT--Any reconstruction, rehabilitation, addition, or other improvement of a structure, the cost of which equals or exceeds 50 percent of the market value of the structure before "start of construction" of the improvement. This includes structures, which have incurred "substantial damage," regardless of the actual repair work performed. The term does not, however, include the following: (1) any project for improvement of a structure to correct existing violations of state or local health, sanitary, or safety code specifications which have been identified by the local code enforcement official and which are the minimum necessary conditions; or (2) any alteration of a "historic structure" provided that the alteration would not preclude the structure's continued designation as a "historic structure."

HISTORIC STRUCTURE--Any structure that is:

- Listed individually in the National Register of Historic Places (a listing maintained by the Department of the Interior) or preliminarily determined by the Secretary of the Interior as meeting the requirements for individual listing on the National Register;
- Certified or preliminarily determined by the Secretary of the Interior as contributing to the historical significance of a registered historic district or a district preliminarily determined by the Secretary to qualify as a registered historic district;
- Individually listed on a state inventory of historic places in states with historic preservation programs which have been approved by the Secretary of Interior; or
- Individually listed on a local inventory of historic places in communities with historic preservation programs that have been certified by a state program approved by the Secretary of the Interior, or directly by the Secretary of the Interior.

FEMA Revises Map Modernization Strategy

Recent catastrophic flooding events have led to a reassessment of efforts related to FEMA's Flood Map Modernization program. Through Multi-Year Flood Hazard Identification Plan (MHIP) Version 2.0, FEMA is encouraging a greater focusing of resources in areas where flood risk is the highest. The MHIP Version 2.0 60-day comment period that ended on December 15, 2006, provided flood mapping stakeholders the opportunity to provide feedback on the revised Flood Map Modernization plan. Flood hazard mapping partners that participate in the business planning process, including states, will have the opportunity and flexibility to request additional changes to the flood map update sequencing through the FY07 State Business Plans.

This version of the MHIP also frames the path forward with regard to potential changes in details of the previously established Floodplain Boundary Standard and a new procedure for determining where new studies would need to be conducted, where updates to existing flood hazards should be performed, and where existing flood hazard information can be considered valid. The potential small adjustments to the Floodplain Boundary Standard will better align it with automated flood hazard mapping technologies while maintaining its intent to ensure that map products are timely and tied to a topographic source.

An executive summary of the revised strategy, entitled "Flood Map Modernization Mid-Course Adjustment Executive Summary," can be downloaded from FEMA's Web site at www.fema.gov/plan/prevent/fhm/mm_mca.shtm.

Preparing for Floods: "Flash" Equals "Urgent"

A **flood** occurs when prolonged rainfall over several days, intense rainfall over a short period of time, or an ice or debris jam causes a river or stream to overflow and flood the surrounding area. Melting snow can combine with rain in the winter and early spring; severe thunderstorms can bring heavy rain in the spring and summer; or tropical cyclones can bring intense rainfall to the coastal and inland states in the summer and fall.

A **flash flood** occurs within six hours of a rain event, or after a dam or levee failure, or following a sudden release of water held by an ice or debris jam, and flash floods can catch people unprepared. You will not always have a warning that these deadly, sudden floods are coming. So, if you live in areas prone to flash floods, plan now to protect your family and property. The use of the word "flash" here is synonymous with "urgent."

*From "Respecting Floods" by Bryan Painter, The Daily Oklahoman, May 9, 2007

Upcoming Workshops

Norman*, August 15, 2007
University of Oklahoma
Center for Continuing Education
1704 Asp Avenue
(405) 325-2129

*All Norman workshops will be held at the above location.

Norman, October 17, 2007

Norman, November 14, 2007

Norman, January 16, 2008

Norman, February 20, 2008

Woodward, March 4, 2008
High Plains Institute of Technology
3921 34th Street
(580) 256-6618

McAlester, March 6, 2008
Eastern Okla. State College
Clark Bass Wing Rooms 230 & 232
1802 College Avenue
(918) 426-5272

Bartlesville, March 11, 2008
Tri County Technology Center
Chickasaw & Choctaw Rooms
6101 SE Nowata Road
(918) 331-3333

Lawton, March 13, 2008
Fairfield Inn & Suites
201 SE 7th Street
(580) 248-5500

Norman, March 19, 2008

Norman, April 9, 2008

Norman, May 6, 2008

Norman, May 8, 2008

No registration fee. Lunch is on your own. Attending one class will meet the OWRB floodplain administrator accreditation requirement for 2008 (6 CECs). Classes begin at 8:30 a.m. and adjourn at 4:00 p.m. Register online at www.owrb.ok.gov.

Enforcing Substantial Damage

In early July, Oklahoma and Texas were absolutely hammered by floods. One of the worst hit areas was the City of Miami in Ottawa County, Oklahoma. Some seven hundred homes were damaged in this small county, many of which suffered substantial damage with several being hit by over 88 inches of floodwater.

Unfortunately, several of these structures have flooded as many as 21 times over the past 50 years, and local officials in the City of Miami and Ottawa County have historically allowed devastated flood victims to rebuild as soon as possible, disregarding all locally adopted National Flood Insurance requirements for safe and proper rebuilding of substantially damaged buildings.

This time, however, the new slate of officials in place has a different view about rebuilding after a flood. General Counsel for the Oklahoma Water Resources Board, Dean Couch, consulted with ASFPM legal experts and contacted City Attorney, Eric Johnson, early on in this process, explaining the role of the floodplain administrator and the justification for performing the substantial damage determinations.



Welch Road and Highway 59 southwest of Miami

Here are some important points to remember:

1. Ignoring regulations and allowing people to rebuild in the same old flood-prone way does nothing but facilitate a time bomb of misery for the residents and multiple future generations.
2. It is best to give the public a simplified summary of the situation, explaining how the municipality will be at legal and Flood Program risk for failing to fully enforce their regulations unless proper and safe rebuilding is enforced.
3. Each and every municipality and individual who does not enforce regulations is putting themselves at individual and even personal risk for liability from future damages.
4. Failure to enforce floodplain regulations puts the entire community at risk for probation and/or suspension from the NFIP, thus endangering the entire recovery process.
5. A "Patchwork Quilt Approach" to funding would be an appropriate and beneficial way to rebuild this area safely and properly without undue hardship on the residents. (More information on the "Patchwork Quilt Approach" is available on the ASFPM Web site at www.floods.org/PDF/Post_Disaster_Reconstruction_Patchwork_Quilt_ET.pdf.)

OFMA 2007 Annual Fall Conference

The OFMA Annual Fall Conference will be held in Tulsa this year at the Downtown Doubletree Hotel on September 16-19. The annual OFMA Golf Tournament and the pre-conference Board Meeting will kick-off the conference on Sunday, September 16.

After the opening plenary session, the Conference will offer Floodplain 101, as well as three additional training tracks, including: (1) **Basic Training** for new Floodplain Administrators/ City Council/County Commissioners/Floodplain Board, (2) **Intermediate Training** for Experienced Floodplain Administrators, and (3) **Special Issues** for Engineering Consultants and Experienced Floodplain Administrators.

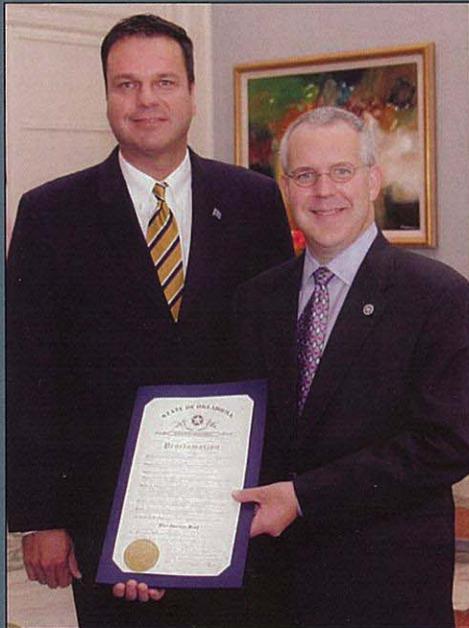
Tuesday morning's plenary session will focus on the MapMod program, followed by the three training tracks. The Business Meeting will be held following Regional Meetings to nominate OFMA officers. The afternoon session again includes Floodplain 101 and the three training tracks. The Tuesday night Awards Banquet will feature Roy Sedwick, CFM, the Executive Director of the Texas Floodplain Managers Association.

The closing plenary session on Wednesday will include Duane Smith, OWRB Executive Director, discussing the Oklahoma Comprehensive Water Plan; Diane Calhoun, our ASFPM representative on the National Program; Steve Fitzgerald, P.E., Chief Engineer of the Harris County Flood Control District, speaking on Water Policy/Flood Control; and Juli Matthew, City of Miami Floodplain Administrator, summarizing the 2007 Flood in Miami. There will be lots of fun and entertainment during the conference. Don't forget, there will also be prize drawings!

Additional sessions are available Wednesday afternoon, including the Flood Smart Program Outreach Meeting for Flood Insurance Outreach Program Stakeholders from 12:30 to 2:30, and a class from 1:00 to 5:00 on the RSDE program, taught by Lonnie Ward from FEMA. Pre-approved applicants can also take the CFM exam from 1:00 to 5:00. Visit www.okflood.org for more information.



Lieutenant Governor, Jari Askins (center), with (left to right) Carolyn Schultz, Rex Hennen, Laureen Gilroy, Ken Morris, Gavin Brady, Bill Smith, Ellen Stevens, and Phillip Beauchamp at the Moore/Norman Technology Center for OFMA's 2007 Spring Workshop in March



In May, State Floodplain Coordinator Gavin Brady received a document proclaiming May as Flood Awareness Month from Governor Brad Henry at the State Capitol. Flood Awareness Month is part of the OWRB's Spring Flood Campaign to alert community officials of the dangers of flooding and to promote the National Flood Insurance Program (NFIP).

eLOMA Receives Positive Feedback and Increased Popularity

Last year, FEMA released its electronic Letter of Map Amendment (LOMA) determination tool on the Mapping Information Platform (MIP), known as eLOMA, a web-based application that provides Licensed Professionals with a system to submit simple LOMA requests to FEMA. Since its release, more than 500 licensed land surveyors and professional engineers have registered to use it. This tool is designed to make a determination based on the information submitted by the licensed professional. Through the use of eLOMA, licensed professionals could receive a determination in the time that it takes to enter the required information online. Approximately half of the LOMAs processed annually (about 10,000 cases) meet the requirements of eLOMA.

To register for an account for the eLOMA tool, please visit the MIP at www.hazards.fema.gov. Click on the "Learn about eLOMA" link under the Tools for Professionals heading for more information on eLOMA. On the "Learn about eLOMA" screen you can view the eLOMA demonstration video or access the recently updated eLOMA FAQs.

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OKLAHOMA WATER RESOURCES BOARD
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The 1980 Oklahoma Floodplain Management Act authorizes communities to develop floodplain regulations, designate flood hazard areas and establish floodplain boards. Community floodplain administrators must become accredited and receive training through the Oklahoma Water Resources Board (OWRB). Consistent with protecting the natural functions of the floodplain and reducing flood losses, the OWRB values the No Adverse Impact floodplain management approach, promoting responsible floodplain development through community-based decision making. For more information about Oklahoma's Floodplain Management Program, go to www.owrb.ok.gov/hazard/fp/floodplain.php or visit the Oklahoma Floodplain Managers Association's web site at www.okflood.org.



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