



# Flood Current

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(Winter 2013-14)



## A Growing Community

**Gavin Brady, OWRB  
State Floodplain Coordinator**

Oklahoma Water Resources Board (OWRB) staff continue to meet with many communities to assist with the development of short- and long-term floodplain management strategies. Through increased education and training opportunities, Oklahoma's floodplain administrators are becoming experts in determining how the National Flood Insurance Program (NFIP) can provide maximum benefits to their communities.

Last January, the OWRB and Federal Emergency Management Agency (FEMA) conducted a National Flood Insurance Program (NFIP) training workshop titled "L-273 Managing Floodplain Development through the National Flood Insurance Program."

Floodplain managers from local communities attended the week long class, and through partnership with the Oklahoma Floodplain Managers Association (OFMA), 31 became Certified Floodplain Managers (CFMs). Bill Smith, PE CFM, facilitated the event and Roberto Ramirez from FEMA Region VI assisted with the training.

Several speakers presented to the group, including Timothy Hartsfield of the US Army Corps of Engineers Tulsa District Regulatory Office, who reviewed the Nationwide 404 Permit system. OFMA Chair Todd McClellan explained the purpose of OFMA, its history, and how OFMA has made a difference in floodplain management in Oklahoma.

This workshop was sponsored by the OWRB in cooperation with FEMA and through funding provided by FEMA's Community Assistance Program. The next opportunity for the workshop will tentatively be in January 2015 at the University of Oklahoma. If you are interested in attending this training, please contact Cathy Poage by email at [cathy.poage@owrb.ok.gov](mailto:cathy.poage@owrb.ok.gov) or by phone at the OWRB Woodward office at 580-256-1014.

Visit the [Floodplain Management](#) section of the OWRB website for the the [latest workshop schedule](#). Many additional training opportunities are available during the year.

Please note the following updates to OWRB staff email addresses:

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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](http://www.owrb.ok.gov/hazard/fp/floodplain.php) or call (405) 530-8800.

## Defining Flood Risks

Flooding can happen anywhere, but certain areas are especially prone to serious flooding. To identify flood risks for communities, the Federal Emergency Management Agency (FEMA) conducts flood insurance studies that include statistical data for river flow, storm tides, hydrologic/hydraulic analyses, and rainfall and topographic surveys. FEMA uses this data to create flood hazard maps that outline your community's different flood risk areas.

To help communities understand their risk, flood maps (Flood Insurance Rate Maps, FIRMs) show the locations of high-risk, moderate-to-low risk and undetermined-risk areas. Here are the definitions for each:

### High Risk Areas

In high-risk areas, there is at least a 1 in 4 chance of flooding during a 30-year mortgage. All home and business owners in these areas with mortgages from federally regulated or insured lenders are required to buy flood insurance. They are shown on the flood maps as zones labeled with the letters A or V.

### Moderate to Low Risk Areas

In moderate-to-low risk areas, the risk of being flooded is reduced but not completely removed. These areas submit more than 20% of NFIP claims and receive one-third of disaster assistance for flooding. Flood insurance is not required in moderate-to-low areas, but it is recommended for all property owners and renters. They are shown on flood maps as zones labeled with the letters B, C or X (or a shaded X).

### Undetermined Risk Areas

No flood-hazard analysis has been conducted in these areas, but a flood risk still exists. Flood insurance rates reflect the uncertainty of the flood risk. These areas are labeled with the letter D on flood maps.

## Preparing for Heavy Rains

With flood season just around the corner, Floodplain Administrators should encourage citizens in their communities to prepare for heavy rains. Here are some ways to prepare:

- Review your current homeowners insurance policy and become familiar with what is and is not covered—damage due to flooding is typically not covered.
- Call your insurance agent to purchase flood insurance for your home (and business) and its contents.
- Make a flood plan and plan evacuation routes.
- Itemize and take pictures of possessions.
- Keep valuable items and family heirlooms on the upper floors of your home or building.

**Fact: Nearly 20% of all flood insurance claims come from moderate-to-low risk areas.**

## National Flood Hazard Layer

### What is the National flood hazard layer?

The National Flood Hazard Layer (NFHL) is a digital database that contains the flood hazard map information from FEMA's National Flood Insurance Program. These map data are from Flood Insurance Rate Map (FIRM) databases and Letters of Map Revision (LOMRs). NFHL data are searchable through the Map Service Center (MSC) Map Search.

### How does the NFHL benefit me?

Convenience, completeness, and flexibility.

The NFHL provides FIRM and LOMR data as one integrated dataset. You no longer need to obtain individual FIRM databases or FIRM scans and then locate and integrate the subsequent revisions on LOMRs. However, you still must review changes identified by property descriptions, such as Letters of Map Amendment (LOMAs) and Letters of Map Revision Based on Fill (LOMR-Fs). Additionally, the County and State NFHL databases are downloadable for free from MSC Product Catalog.

An NFHL dataset includes all the digital flood hazard data that are effective and available as of the dataset release date.

Like FEMA's FIRM database product, the NFHL Geographic Information System (GIS) services can be integrated with other map data, providing new options for using FEMA flood hazard information. Additionally, the NFHL is viewable on several different platforms and systems. The NFHL is viewable on Google Earth, the FEMA Geoplatform, a web based mapping platform, and the NFHL is available for use in GIS.

### May I still use other FEMA flood map products and services?

Yes.

FIRM Scans, FIRMettes, and Future FIRM databases are available for your use. The NFHL products and services increase your options for using flood hazard data. All of these items are available through the MSC.

Additional information on the NFHL, including the following, can be found on the FEMA Map Service Center web page at [www.msc.fema.gov](http://www.msc.fema.gov):

FEMA's GeoPlatform

NFHL Data in Google Earth

NFHL & Related Data Using GIS Services

## Risk MAP Program to Deliver Enhanced Data

Flood risks change over time based on factors like land development and weather patterns. The [FEMA Risk Mapping, Assessment, and Planning \(Risk MAP\)](#) program builds on flood hazard data and maps produced during the Flood Map Modernization (Map Mod) program, collaborating with Federal, State, and local stakeholders to achieve the following goals:

- Address gaps in flood hazard data to form a solid foundation for risk assessment, floodplain management, and actuarial soundness of the National Flood Insurance Program (NFIP).
- Ensure that a measurable increase of the public's awareness and understanding of risk results in a measurable reduction of current and future vulnerability.
- Lead and support States, local, and Tribal communities to engage effectively in risk-based mitigation planning, resulting in sustainable actions that reduce or eliminate risks to life and property from natural hazards.

- Provide an enhanced digital platform that improves management of Risk MAP, stewards information produced by Risk MAP, and improves communication and sharing of risk data and related products to all levels of government and the public.
- Align Risk Analysis programs and develop synergies to enhance decision-making capabilities through effective risk communication and management.

The vision of Risk MAP can be identified as a cyclical process that includes identifying risk, assessing risk, communicating risk, and mitigating risk.

For more information about Risk MAP, go to [www.fema.gov/risk-mapping-assessment-planning](http://www.fema.gov/risk-mapping-assessment-planning).



*The vision for the Risk MAP life cycle: identifying risk, assessing risk, communicating risk, and mitigating risk.*

### NFIP Statistics

- Floods are the #1 natural disaster in the United States.
- From 2008 to 2012, the average flood claim amounted to nearly \$42,000.
- From 2003 to 2012, total flood insurance claims averaged nearly \$4 billion per year.
- In 2012, the average flood insurance policy premium was about \$650 per year.
- People outside of mapped high-risk flood areas file nearly 25% of all National Flood Insurance Program flood insurance claims and receive one-third of Federal Disaster Assistance for flooding.
- The NFIP paid more than \$7.7 billion in flood insurance claims to all policyholders in 2012.

### FPM 101 / ADVANCED CLASSES

April 17	Norman
April 29	Bartlesville
May 15	Norman
May 20	Langley (Advanced Only)
June 19	Norman

[Details & registration](#)

### OTHER OWRB TRAINING

April 21-23 *Hydrology for Dam Safety Technical Seminar*

[Details & registration](#)

### CONFERENCES



OFMA Spring Conference  
April 8, 2014  
Quartz Mountain



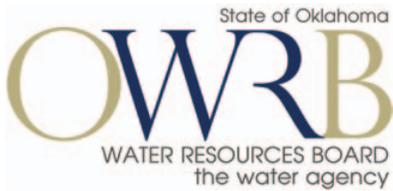
ASFPM Annual Conference  
June 1-6, 2014  
Seattle, WA

## Oklahoma Floodplain Management Program

Oklahoma Water Resources Board  
3800 North Classen  
Oklahoma City, OK 73118  
[www.owrb.ok.gov](http://www.owrb.ok.gov)

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OKLAHOMA WATER RESOURCES BOARD  
*J. D. Strong, Executive Director*  
*Julie Cunningham, Division Chief*  
*Planning & Management Division*  
*Gavin Brady*  
*State Floodplain Coordinator*

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](http://www.owrb.ok.gov/hazard/fp/floodplain.php) or visit the Oklahoma Floodplain Managers Association's web site at [www.okflood.org](http://www.okflood.org).

## Oklahoma Statewide NFIP Participants in 2014

- Participating cities and towns
- Participating counties

### Current NFIP Policies for Oklahoma\*

Policies in Force: 17, 537  
Insurance in Force: \$3,188,844,800  
Written Premium in Force: \$12,652,983  
\*as of 12/31/2013

