

NFIP Hazard Mitigation Grant Program



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Oklahoma Water Resources Board

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Grants Through the Stafford Act

Until the Robert T. Stafford Disaster Relief and Emergency Assistance Act was passed in 1988, Oklahoma had few resources to cope with the dreadful and repetitive costs of flood damage. Section 404 of the Stafford Act enabled FEMA to offer grants to the states for hazard mitigation following a major disaster declaration: "The President, may contribute up to 50 percent of the cost of hazard mitigation measures which the President has determined are cost-effective and which substantially reduce the risk of future damage, hardship, loss or suffering...". In 1993, amendments were made to Section 404 that greatly improved benefits to states by increasing the federal government's share in hazard mitigation from 50% to 75% and allowing state and local shares in cash or in-



kind services or materials. It also increased the total contribution of public and individual assistance from 10% to 15%.

In Oklahoma, the State Hazard Mitigation Officer (SHMO), located at the Department of Emergency Management, is the primary point of contact for the Hazard Mitigation Grant Program, the Flood Mitigation Assistance Program, and Pre-Disaster Mitigation. Along with disaster preparedness and response, the Department of Emergency Management works with the OWRB and other state agencies to set criteria and recommend to FEMA eligible hazard mitigation projects.

Following presidentially declared flood disasters, Water Board staff assist the Oklahoma Department of Emergency Management in identifying potential hazard mitigation projects. Staff visit damaged sites and work with local officials to make educated recommendations on projects that can prevent future damage.

National Pre-Disaster and Flood Mitigation Assistance

Federal funding is available through the National Flood Insurance Fund (Flood Mitigation Assistance) to assist states and communities in implementing measures to reduce or eliminate the long-term risk of flood damage to buildings, homes and other structures insurable under the NFIP. Additional assistance is available through the National Pre-Disaster Mitigation Fund to assist communities with hazard mitigation projects that complement existing local mitigation plans. Contact the OWRB or FEMA to find out if your community is eligible for federal assistance.

Applying for Mitigation Projects

Applications for mitigation projects should be submitted within 60 days after a presidentially declared disaster. Proposals for new projects must be submitted within 90 days after FEMA approves the state plan.

Communities may use hazard mitigation grant money for the following:

- Acquisition and relocation of flood-prone structures and buildings with histories of flood damage. Often, their value is less than the costs of repair. FEMA's Hazard Mitigation Grant Program simply removes those flood-prone structures from the costly repair/rebuild cycle.
- Structural hazard control, such as debris basins or floodwalls.
- Retrofitting, such as flood-proofing, to protect structures from future damage.
- Channelization activities.
- Warning/flood alert systems.
- Disaster preparedness and mitigation planning.
- Development of state or local standards to protect new and improved structures from disaster damage.

Many Oklahoma communities are putting hazard mitigation to work. For many years, the OWRB has been implementing hazard mitigation efforts by working with communities in directing development away from the floodplain.



Specialists at the Water Resources Board, Oklahoma Department of Emergency Management, and Federal Emergency Management Agency welcome the opportunity to assist Oklahoma Communities in preparing a Hazard Mitigation Plan.

The Cost of Repeated Flooding

Despite billions of dollars spent to prevent flooding, rainfalls and rivers increasingly continue to impact our lives and livelihoods. Yet even after tragic and costly flood events occur, development *still* encroaches onto the floodplain and into flood-prone lowlands.

Property owners who repeatedly file claims for the same structures are draining the National Flood Insurance fund. In Oklahoma, there are currently 779 repetitive loss structures, each of which has suffered flood damage in at least two separate instances for a total of 2,301 losses and almost \$35 million in claims.

The OWRB, FEMA, and Oklahoma Department of Emergency Management are working together to mitigate repetitive loss claims by removing these structures from harm's way.



Oklahoma currently has 779 repetitive loss structures totalling 2,301 losses and almost \$35 million in claims.



National Flood Insurance Program

The National Flood Insurance Program (NFIP), coordinated in Oklahoma by the Oklahoma Water Resources Board (OWRB), is an important shelter from the desolation of flooding. The NFIP is a program of the Federal Emergency Management Agency (FEMA). FEMA provides assistance to states for disaster preparedness, response, recovery, and mitigation. Through the OWRB, FEMA offers flood insurance opportunities to communities that agree to regulate development in flood-prone areas. Today, hundreds of Oklahoma communities and counties participate in the NFIP.

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