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**WHAT IS THE NATIONAL FLOOD INSURANCE PROGRAM?**

The National Flood Insurance Program is a government-backed insurance program, established by Congress in 1968, which provides local governments with a mechanism for implementing floodplain management techniques aimed at reducing or avoiding flood damages. The OWRB administers the National Flood Insurance Program on behalf of the Federal Emergency Management Agency (FEMA) through the Federal Insurance Administration.

This addition to the September issue of the Oklahoma Water News is published through assistance provided to the Water Board by FEMA under the Community Assistance Program, State Services Support Element Grant. It is the intent of this publication, as well as the goal of the NFIP, to increase public awareness concerning the awesome power of floods and the availability of affordable flood insurance to owners and renters of homes, businesses and farms.

**Assistance Outlined**

The OWRB has scheduled 35 community assessment visits and 40 contacts with NFIP member communities for fiscal year 1991, according to Ken Morris, state NFIP coordinator.

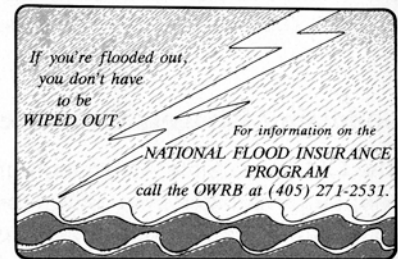
"Effective communication is vital to the success of the flood insurance

program. These two methods of reaching out to our member communities help us assess local floodplain management programs and assist program participants in understanding and implementing effective flood loss reduction measures," he said.

Community assessment visits usually consist of a tour of the flood

hazard areas, an audit of community records and a meeting with local floodplain management officials. Community assessment contacts are brief visits or telephone conversations with member communities to determine program-related problems or to offer needed assistance.

"We try to assist, rather than govern, communities involved in the NFIP," Morris said. "The meetings, tours and phone calls allow us an opportunity to point out structural and political modifications which must be made to retain eligibility in the program."



**GREAT FLOODS IN THE U.S. SINCE 1889**

DATE	LOCATION	DESCRIPTION	LIVES LOST	DAMAGES (millions \$)
May 1889	Johnstown, PA	dam break flood	3,000	—
September 1900	Galveston, TX	tidal flood (hurricane)	6,000	30
March 1913	Ohio River & tributaries	riverine flood	467	147
September 1919	south of Corpus Christi, TX	tidal flood (hurricane)	600-900	22
September 1921	Texas rivers	riverine flood	215	19
spring of 1927	Mississippi River Valley	riverine flood	313	284
March 1928	St. Francis dam, southern California	dam break flood	450	14
September 1928	Lake Okeechobee, FL	flood wave generated in lake by hurricane	1,836	26
September 1938	New England	riverine flood	600	306
June 1957	Texas & Louisiana	riverine flood (Hurricane Audrey)	390	150
August 1969	Mississippi, Louisiana & Alabama	tidal and riverine floods (Hurricane Camille)	256	1,421
June 1972	Black Hills, SD	flash flood	237	165
June 1972	eastern U.S.	tidal and riverine floods (Hurricane Agnes)	105	4,020
September 1979	Mississippi, Alabama & Florida	tidal flood (Hurricane Frederic)	13	2,000
September 1989	southeastern U.S., Puerto Rico & Virgin Islands	tidal and riverine floods (Hurricane Hugo)	57	10,000

Sources: Hays, W.W., 1981, *Facing Geologic and Hydrologic Hazards, Earth Science Considerations, U.S. Geological Survey Professional Paper 1240-B*; and Federal Emergency Management Agency.

