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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.

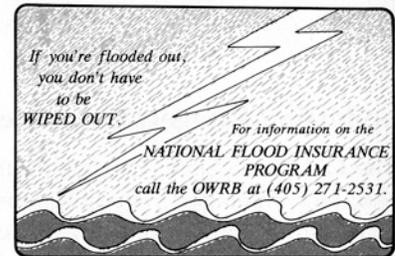
"Effective communication is vital to the success of the flood insurance

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.

NFIP Publication Offered

The Federal Insurance Administration, through FEMA, has recently published a booklet which should prove invaluable to NFIP participants and those interested in joining the program.

"Mandatory Purchase of Flood Insurance Guidelines" contains requirements and amendments of the Flood Disaster Protection Act of 1973. The guidelines are intended to provide guidance to federal regulatory agencies, lenders, borrowers and the general public. The publication includes a description, legislative history and current status of the NFIP; the six basic components of mandatory flood insurance purchase requirements; and an explanation of various coverages under the NFIP.

For copies of the guidelines, call the OWRB at (405) 271-2531 or write the Federal Emergency Management Agency at P.O. Box 70274, Washington, D.C. 20024, attn.: Publications.

Floodplain Managers Organize

The Oklahoma State Association of Floodplain Managers, an independent organization promoting wise floodplain management, was formed in early August.

According to Ken Morris, state NFIP coordinator, the formation of the group is long overdue. "Creation of the floodplain managers' association will provide us with an avenue to promote the importance of floodplain management and allow for more efficient communication between floodplain management officials throughout the state. The organization will also generate a unified voice to protect the interests of communities involved in floodplain management and the National Flood Insurance Program."

At the group's organizational meeting in Tulsa, preliminary bylaws and a constitution were discussed. Carol Williams, community affairs coordinator for the Tulsa Department of Stormwater Management, was appointed interim chairperson.

For more information on the State Association of Floodplain Managers, call (405) 271-2531.

Don't Drive into Floodwaters

Driving through moving floodwaters is one of the most common causes of accidental death and injury during a rainstorm or flood event, according to Harold Springer, chief of the OWRB's Engineering Division.

Springer points out that cars may be easily moved by deceptively powerful floodwaters. And although it may seem shallow, the depth of water on a flooded road's surface may be as deep as 18 to 24 inches -- enough to cause the vehicle to float.

"People often get a false sense of security while in their car during severe storms," he explains. "But driving through rapidly moving water—even as shallow as one foot deep—can pose a serious risk to the occupants of even the largest vehicle."

An automobile driven straight through a stream of water two feet deep will have about 18 square feet of car surface impacted by the water's flow. If the water is moving at 15 miles per hour, the side of the car will

be hit by more than 25,000 pounds of water every second, Springer says.

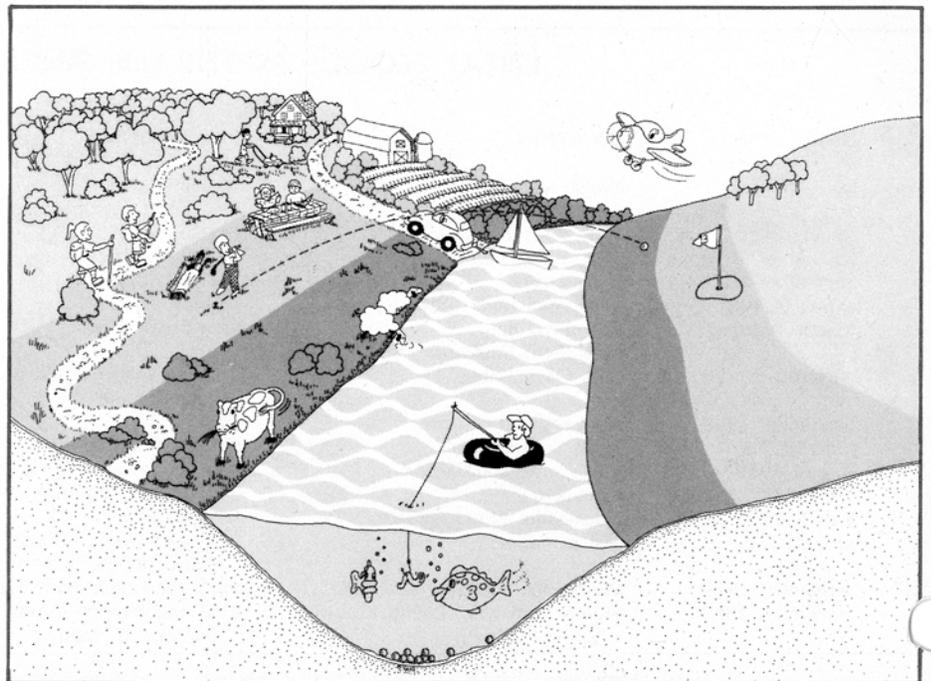
If conditions seem safe and floodwaters are receding, he says, the motorist should still proceed with caution—driving slowly through low-water areas.

Flood Maps Available

Maps delineating the floodway boundaries of various creeks, rivers and streams in Oklahoma are available at no cost to real estate agents, lenders and officials of federal, state and local governments.

Three types of map panels are offered—flood hazard boundary maps, flood insurance rate maps and flood boundary floodway maps. The maps are created to guide development in recognized floodplains across the state and nation.

Panels may be ordered by writing the Federal Emergency Management Agency (FEMA), Flood Map Distribution Center, 6930 (A-F), San Tomas Road, Baltimore, Maryland 21227-6227 or by calling toll-free 1-800-333-1363. In addition, the OWRB offers official FEMA map order forms. Call (405) 271-2531 for more information.



The OWRB suggests that floodplains be reserved for pastureland, parks, recreation areas, landing strips and other uses where people and structures are sparse.