

THE FLOOD CURRENT

MARCH 1991

Diary Recalls 1866 Red River Flood

The following passage, submitted by Ruby Harris of Idabel, was printed in the "McCurtain Gazette" in April 1990. The account is from a diary kept by Henry C. Harris, who farmed the lowlands overrun by the Red River Flood of 1866. The days of the week and calendar dates of the flood coincide precisely with the worst days of the devastating flood 114 years later, in 1990.

Saturday, May the 5th, I arrived home from Richman at 8 o'clock a.m. We had a heavy rain.

Sunday the 6th I rested.

Monday the 7th Will Harris worked in the field removing the trees which had blown down during the storm on the night of the 6th. I sheared sheep. Heavy rains fell on the night of the 5th and 6th (also we had much wind and hail). Heavy rains on the 7th and 8th until 12 o'clock p.m.

Will and myself gathered all the horses, mules and cows out of the Bend and drove them to the prairie. I also moved my family out the same day but we could not reach the hills

on account of the water. I left my family at Little John's and Will and myself returned home. We had to swim the Ben Lewis Lake to reach the house. We sent our horses out . . . I killed one alligator near the house. Thursday the 10th the river continues to rise about one inch an hour and the water is now in the yard.

Got breakfast and went to the river in a boat to rescue some cattle.

Raised the corn in the crib.

**Friday the 11th . . .
water is two feet
in the house. Put
the chickens on top
of the house.**

The fireplace caved in the blocks washed from under the northeast corner of the house.

Raised household furniture.

River continues to rise. So ends the 12th of May, 1866.

We went to sleep and awoke at 1 o'clock a.m. and I was sure the house would fall before day at 2 a.m. The rest of the chimney fell.

On Saturday the Steamer Texas passed going up the river (a fine float, too).

We cooked by hanging a pot from the rafters and suspending an oven over it.

We removed everything out of the house into the smoke house by use of the boat.

The river at 3 o'clock was at a standstill.

Tried to reach my family and was nearly drowned so returned to the house.

The kitchen fell in.

On Monday the 14th the river began to fall way rapidly.

My farm was destroyed by the river changing its course.

So ends the overflow of 1866.

Flood Data Center Offers Help

Public officials or citizens searching for information concerning floods or floodplain management can contact the Floodplain Management Resource Center (FRC) in Boulder, Colorado. The FRC is housed at the University of Colorado's National Hazards Research and Applications Information Center.

The data collection and management system was set up by the National Association of State Floodplain Managers in 1989 to encourage the sharing of technical reports, manuals, research projects and related information throughout the country. The FRC collects, catalogues and summarizes these data and enters it into a bibliographic data base.

To date, the FRC contains more than 400 documents related to flood-proofing, flood control, floodplain hydrology and hydraulics, planning, disaster preparedness, arid issues and stormwater management. The goal of the Resource Center is to put this and other valuable information in the hands of the people who need it most—floodplain managers.

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Though millions have been spent on prevention measures, floods continue to plague southeast Oklahoma.

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There is no fee for using the Center's services; however, a slight charge may be assessed for photocopies. The FRC welcomes donations of documents or audio-visual presentations on floodplain management.

For information or to donate, call (303) 492-6818 or write to the National Hazards Research and Applications Information Center, IBS 6, Campus Box 482, Boulder, CO 80309-0482, attn: Floodplain Management Resource Center.

Hurricane Hugo Proved Value of NFIP Building Standards

Buildings on the South Carolina coast that were constructed to meet or exceed minimum requirements of the National Flood Insurance Program fared significantly better in the face of Hurricane Hugo than those that were not.

Buildings meeting NFIP standards for coastal areas are constructed so that the expected storm waves and winds do not greatly damage or destroy the building. Along the South Carolina coast, the Federal Emergency Management Agency's damage assessment teams found that such buildings received only minor damage, except where the wave heights from Hugo exceeded the anticipated 100-year flood level.

Buildings that were substantially damaged by Hugo's winds and water will have to be rebuilt in compliance with NFIP standards, making them better able to withstand the next hurricane. A structure is "substantially damaged" if the cost to restore the building to pre-flood condition equals or exceeds 50 percent of the building's pre-damage value.

Buildings that were substantially damaged and located in designated coastal barrier areas may be rebuilt, if state and local requirements permit, but they will no longer be insurable by the NFIP. The insurance unavailability is the result of the Coastal Barrier Resources Act of 1982, which prohibits NFIP coverage of new or substantially improved buildings in the areas designated by Congress.

To assist builders and local officials along the Carolina coast in the rebuilding effort, FEMA and the National Association of Home Builders conducted workshops in Charleston and Myrtle Beach. The NFIP standards for design and construction in coastal areas were reviewed and discussed in detail during these sessions, and information materials were distributed for use by the local builders.

—article courtesy of FEMA



Bill Changes NFIP Rates

The Budget Reconciliation Act of 1990 will implement several changes to the NFIP, including extension of the program to September 1995.

To recoup costs of NFIP administration, a flood insurance policy fee of \$25 (with the exception of Preferred Risk Policies) will be added to premiums of all new and renewal business. Also, the "basic limits" amounts of insurance for building coverage will increase on or after April 1, 1991. There will be no modification to contents coverage.

Other changes, effective October 1, include a probation surcharge increase from \$25 to \$50, and an increase from \$500 to \$750 will be assessed on the standard deductible for policies rated on the basis of subsidized rates.

DATE OF DECLARATION	DESCRIPTION	DATE CLOSED
June 1955	flood & tornado	December 1959
April 1956	tornadoes	June 1959
May 1957	flood	August 1960
July 1959	flood	May 1961
November 1959	heavy rains & flooding	May 1961
July 1960	heavy rains, hail, flooding & tornadoes	March 1962
May 1968	heavy rains & flooding	September 1970
October 1970	tornadoes, heavy rains & flooding	January 1973
September 1971	heavy rains & flooding	April 1973
January 1972	severe storms & flooding	April 1973
June 1973	severe storms, flooding & tornadoes	March 1976
October 1973	severe storms & flooding	April 1978
December 1973	severe storms & flooding	June 1976
March 1974	heavy rains & flooding	March 1976
June 1974	severe storms & flooding	April 1978
November 1974	severe storms & flooding	June 1977
July 1975	severe storms, flooding & tornadoes	August 1978
December 1975	severe storms & tornadoes	April 1978
April 1976	severe storms & tornadoes	November 1981
June 1976	severe storms & flooding	November 1981
April 1979	severe storms & tornadoes	August 1982
November 1981	severe storms & flooding	July 1984
June 1982	severe storms & flooding	August 1984
June 1983	severe storms & flooding	May 1985
October 1983	severe storms & flooding	December 1986
May 1984	severe storms & tornadoes	December 1986
May 1984	severe storms & flooding	open
October 1986	severe storms & flooding	open
May 1987	severe storms & flooding	open
May 1990	severe storms, flooding & tornadoes	open