State NFIP Coordinator Reports on Mitigation Activities

The following article is a report from Ken Morris, State NFIP Coordinator, on his recent trips to Virginia to participate in a separate national hazard mitigation conference and workshop.

On December 6-8, I attended the First Biennial National Mitigation Conference in Alexandria. Most NFIP State Coordinators and State Hazard Mitigation Officers from around the nation were in attendance to participate in discussions related to the conference theme, “Partnerships for Building Safer Communities.” The goal of the conference was to bring together the people that make mitigation happen; from my viewpoint, the event was an overwhelming success with more than 900 in attendance.

Opening presentations were delivered by James Lee Witt, FEMA Director, and Richard Moore, Deputy Director of FEMA, who stated that we will build a better and safer America only through working together. Their remarks emphasized the importance of an all-hazards approach to effectively address mitigation at the national level. In recent years, wildfires, floods, earthquakes, tornadoes, wind and ice storms, and social and economic impacts have all had staggering impacts upon our communities. In Oklahoma alone, we had four Presidential disasters declared during 1995, three involving flooding.

At the conference, I was pleased to discover that FEMA leadership is working very closely with the model building code organizations. Establishing model codes to address an all-hazards approach is a top priority at the national level, an effort which should benefit floodplain managers in Oklahoma. Model code packages that meet all federal requirements of the national flood, hurricane, earthquake and mitigation assistance and grant programs may be close to becoming a reality.

While at the conference, I had interesting conversations with several FEMA officials and Alison Nicholson, my counterpart in Arkansas. Alison will coordinate the 1997 Association of State Floodplain Managers (ASFPM) Annual Conference in Little Rock. Having the 1997 conference so close to home will enable many Oklahoma floodplain managers to attend. I offered Alison my assistance, as well as that of the Oklahoma Floodplain Management Association, to provide support for Arkansas in its hosting duties. Also on the meeting front, I spoke with George Hosek, Chairman of ASFPM, and he indicated that the San Diego conference in June will be one not to miss. Already, James Witt has agreed to address the gathering. I encourage all community floodplain managers to plan and budget now for this conference which will provide a great opportunity to impact policy at the national level.

While in Alexandria, I also visited with David Preusch of the Michael Baker, Jr. Engineering Company about conducting a one-day workshop on flood mapping procedures and requirements. It is likely that this effort will be held in conjunction with the Oklahoma Floodplain Management Association Spring Technical Workshop scheduled for May 7 at the Midwest City Library.

On December 14, I traveled to Arlington as one of nine participants from across the nation selected to assist in development of a training and education strategy and implementation plan for federal mitigation programs. FEMA’s Elizabeth Lemersal provided the necessary guidance and direction for the group whose task was to identify the most important program initiatives. The number one initiative proved to be training for building code officials on mitigation. Also of top importance to group members was mitigation evaluation and cost/benefit analysis and team building training. The results of this

Mitigation, continued on page 2
Mitigation, continued from page 1

rewarding effort will greatly assist FEMA in establishing future mitigation training programs. This opportunity also allowed me to discuss with Elizabeth various policy issues of interest to Oklahoma floodplain managers, as well as hear the concerns of other states.

As the state-federal mitigation partnership grows, don’t be surprised if you are asked to assist in a similar exercise. Please remember, mitigation will continue to work in Oklahoma only if each one of us pitches in, contributes to the common cause of floodplain management, and guides our respective communities in a responsible manner.

**OWRB Notes Value of NFIP Compliance**

The OWRB reminds local communities of the importance of complying with terms associated with National Flood Insurance Program participation. According to Ken Morris, State NFIP coordinator, while implementation of program requirements requires some effort from community officials, the benefits far outweigh the time spent administering the program.

“Communities know the value of membership in the NFIP, specifically the availability of affordable flood insurance and reduced loss of life and property due to floods,” he points out. “Substantial benefits could be lost if local officials fail to enforce established development permitting system or are lax in their record-keeping and enforcement responsibilities.”

According to Morris, the consequences of noncompliance with a community’s NFIP agreement include:

- flood insurance will no longer be available;
- federal agencies may not provide grants or loans for insurable buildings in identified special flood hazard areas in the community;
- no federal mortgage insurance may be provided in identified flood hazard areas; and
- in the event of a federally declared disaster, no federal or state disaster assistance would be made available to insurable structures in identified flood hazard areas or non-participating communities.

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**Spring Workshop Dates Set**

The OWRB and Federal Emergency Management Agency will host five workshops for floodplain administrators throughout the month of April. The one-day gatherings, held each year across the state, serve to educate local officials on various aspects of floodplain management, especially regulation of community development to reduce the loss of life and property due to flooding.

Individual sessions will focus on such basic subjects as determining the base flood elevation, completing an elevation certificate, administering a local permitting system and reading floodplain maps. Workshop dates and locations are listed below.

April 2 - Antlers  
Oliver’s Inn & Restaurant  
SH 3 & South High Street

April 3 - Checotah  
Fountain Head Lodge  
Lake Eufaula

April 16 - Midwest City  
Public Library  
Reno & Midwest Boulevard

April 18 - Woodward  
High Plains Institute  
3921 34th Street

April 30 - Lawton  
Howard Johnson Hotel  
I-44 & Gore Boulevard

To register, call the OWRB at (405) 525-4740. After Feb. 5, call us at (405) 530-8800

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**Ten Rules of Floodplain Management**

The following suggestions for community floodplain management officials are courtesy of “Water Talk,” the newsletter of the Minnesota Department of Natural Resources.

1. Post your flood insurance rate map and floodway map next to your zoning map. This serves as a constant reminder that you have a floodplain ordinance in effect.

2. Review all development proposals for possible floodplain management implications.

3. Ensure that all residential developments have adequate road access during the 100-year flood. A major goal of floodplain zoning is to protect the lives of floodplain dwellers and rescue personnel.

4. Specify the base flood elevation on every building permit which authorizes construction within the floodplain. Either modify existing permit forms or adopt new ones that provide for the entry of the BFE.

5. Review proposed development to assure that all necessary permits have been received from appropriate federal and state agencies.

6. Ensure that the floodway is not obstructed by fill or structures.

7. Do not allow floodproofed basements below the BFE.

8. Require permits for the replacement of manufactured homes located in the floodplain and ensure that the appropriate BFE is recognized. Your ordinance needs revision if it doesn’t clearly allow you to regulate the siting of mobile homes in flood-prone areas.

9. Require certification and records of as-built elevations and floodproofing measures. These records are especially valuable when a new owner seeks the purchase of flood insurance.

10. If applicable to your community (and it should be), make sure that the permittee is aware that a certificate of occupancy or zoning compliance must be secured before legal occupation of the authorized floodplain development. This is your last opportunity to ensure compliance with the ordinance.