

THE FLOOD CURRENT

SEPTEMBER - OCTOBER 1996

Flooding Can Happen Anytime, Anywhere

Report from Ken Morris, Oklahoma coordinator, NFIP

Is your community enrolled in the National Flood Insurance Program? If so, is it free of identified flood hazard areas? If the answer to both of these questions is yes, and you consider your community safe from flooding, perhaps you should reconsider, as have the citizens of Seiling, Oklahoma.

Seiling, a town of 1,031 people, is in Dewey County, near the North Canadian River, 36 miles southeast of Woodward. In late July, Seiling received 3.5 inches of rain in just three hours. Then, less than a week later, before the ground had time to dry, 2.5 inches of rain fell in two hours.

The resulting floods damaged 14 buildings, including seven homes. Unfortunately, none of these structures had flood insurance, and while those whose properties incurred the damage might disagree, the damage was not significant enough to prompt a Presidential Disaster Declaration. As a result, these folks have nowhere to turn for financial assistance in replacing sheet rock, insulation and other flood-damaged material.

So, the moral for NFIP communities with no significant flood hazard area is, "Continue to enforce your required Flood Damage Prevention Ordinance and inform residents, especially those at the greatest risk, of the availability of flood insurance."

Seiling officials say they have learned a valuable lesson and intend to prevent similar situations in the future. Hopefully, other communities will do the same, but before flooding occurs.

On a happier note, the annual meeting of the Association of State Floodplain Managers was an enormous success. Held this year in San Diego, California, June 10-14, more than 400 attendees enjoyed the scen-

ery and stimulating discussion related to the conference theme, "Coast to Coast, 20 Years of Progress."

Highlights of the conference included a paper presented by Frank Pagano and Diane Calhoun from the Federal Emergency Management Agency, Region VI. They described the substantial damage/improvement and development of cooperative agreements with the Building Officials Association of Texas and Texas Floodplain Managers Association. FEMA and Texas have developed a model program and their experience will be of great value to Oklahoma.

John Ivey, chairman of the ASFPM Professionalism Committee, updated conferees on progress being made toward establishment of a national certification program for floodplain managers and administrators.

Others representing OFMA were Pat Hoggard, Joe Remondini and Ron Flanagan, Tulsa; and Mike and Carolyn Schultz of Mannford. Congratulations to Pat for his election to the Board of ASFPM Region VI and Carolyn who won the women's golf tournament.

I am proud to announce that I was elected treasurer for the Association for 1997.

Make plans now to attend the 1997 conference in Little Rock in April.

Donetta Blanlot was one of 21 participants in the recent Emergency Management Institute. Blanlot, of the OWRB McAlester Field Office was invited to assist in teaching "How to Manage the Nation's Floodplains through the NFIP" at the EMI in Emmitsburg, Maryland, the first week in August. Jim LeGrotte, chief of the Mitigation Division, also assisted. The Emergency Management Institute is a fine course and we hope to bring it to Oklahoma in 1997. □



This photo in Oklahoma City during July 3 rain shows how water accumulates in poorly drained low-lying areas.

Test Your Knowledge of NFIP

True or False:

1. A structure to be sited in the floodway of a stream can be permitted as long as the increase in the base flood elevation is less than one foot.

T F

2. A community is required to provide floodplain determinations to all who ask.

T F

3. A nonresidential structure, to be located in a coastal high hazard area (Y zone) can be either elevated on piles or floodproofed to the base flood elevation.

T F

4. Manufactured (mobile) homes in a special flood hazard area must be placed on a permanent foundation.

T F

5. A lending institution would require flood insurance of a structure built in a special flood hazard area and elevated to the base flood elevation on fill.

T F

(Answers on page 2)

The Floodplain and Its Natural Values

(Courtesy Minnesota Department of Natural Resources)

Floodplains are lowland areas adjacent to lakes, wetlands and rivers that are covered by water during a flood. Of course, the ability of the floodplain to carry and store floodwaters should be preserved and respected in order to protect human life and property from flood damage. However, undeveloped floodplains also provide many other natural and economic resource benefits. Floodplains often contain wetlands and other areas vital to a diverse and healthy ecosystem. By making wise land use decisions in the development and management of floodplains, beneficial functions are protected and negative impacts to the quality of the environment are reduced.

Parts of the floodplain that are also considered wetlands will, in addition to floodplain zonings, receive protection from federal, state and local wetland laws. These laws, such as the U.S. Army Corps of Engineers section 404 Permit Program, regu-

late alterations to wetlands to preserve both the amount and integrity of the nation's remaining wetland resources.

The values and benefits of land located in floodplains include:

Habitat for Plants and Animals

Floodplain vegetation provides important resting, feeding and nesting areas for many waterfowl species. Undisturbed floodplains have high natural biological diversity and productivity. River corridors are frequently used as flyways for migrating birds. Fragmentation of continuous natural areas reduces their appeal and function for a wide variety of wildlife species.

Water Quality

Floodplain vegetation and soils serve as water filters, intercepting surface water runoff before it reaches the lake, stream or river. This process aids in the removal of excess nutrients, pollutants and sediments from the water and helps reduce the need for costly cleanups and sediment removal.

Green Space Corridors

Landowners and community partnerships can be formed in some cases to preserve a "green space corridor" or a multiuse area where trails, flood hazard reduction, wetland protection, fish and wildlife habitat improvement, water quality protection, environmental education and other beneficial uses can coexist.

Additional benefits of undeveloped floodplains can be realized through:

- ❖ stormwater management,
- ❖ erosion control,
- ❖ cultural resources,
- ❖ natural products,
- ❖ scientific study,
- ❖ outdoor education,
- ❖ recreational opportunities, and
- ❖ aesthetic values.

Protection and knowledgeable enhancement of floodplains and appurtenant resources is not only wise from an economic and public safety standpoint, it will help ensure that communities maintain their individual ecosystems. □

Answers to NFIP Quiz, p. 4

(1) F (2) F (3) F (4) T (5) T



In photo above, a Choctaw city utility worker stands knee-deep in water in median on Northeast 23rd Street near Choctaw Road, flooded by heavy rains of July 30. The clogged storm drain caused water to back up, inundating the street and median with dangerous floodwaters.

Once workers cleared and cleaned the top of the storm drain, water was safely carried away. Ken Morris, who oversees the Board's NFIP, says it is critical to keep stormwater channels and storm drains clear and free of debris.

Water Board, ODOT to the Rescue

Ira Smith, manager of the OWRB Field Office in Woodward, had an opportunity to save two homes and a restaurant in Mooreland from potential flood damage. On August 26, more than four inches of rain fell at Mooreland, backing up several feet of water at a clogged culvert under SH 412 and threatening nearby structures. Smith, a resident of Mooreland, promptly called the Oklahoma Department of Transportation, who sent a crew to clear the ditch and culvert of deep sediment that choked the flow of water.

By doing so, the structures were saved from potential flood damage and the floodwater flowed away safely. Stormwater channels are "out of sight, out of mind"

on clear days, but can quickly turn treacherous in heavy rainfalls.

