



## NFIP Standards Scrutinized

### Important Legislation Under Consideration

By W. Kenneth Morris, CFM, State NFIP Coordinator, OWRB

Although the National Flood Insurance Program (NFIP) offers numerous benefits, minimum NFIP standards are just not getting the job done. Although member communities do a generally good job of enforcing their ordinances, flood losses continue to climb; today, annual flood losses in the U.S. amount to an astounding \$6 billion.

More stringent standards are needed to accomplish flood loss reduction goals and protect the natural and cultural benefits of the floodplain. The Association of State Floodplain Managers, Inc. has developed a new "No Adverse Impact Floodplain" initiative to scrutinize current floodplain management techniques employed throughout the U.S. I encourage all floodplain officials to take an objective view of their procedures and ensure that all new construction is intelligently planned. To read more about the "No Adverse Impact Floodplain" initiative, visit the ASFPM web site at [www.floods.org](http://www.floods.org).

Once again, the OWRB will be hosting five "Floodplain 101" workshops in May, Flood Awareness Month. Instructors will represent FEMA, Civil Emergency Management and the OWRB. Three Continuing Education Credits may be earned through completion of each one-day workshop. The CFM exam will be offered following each workshop for pre-approved candidates. Also, I strongly encourage all NFIP member communities in Oklahoma to plan their own floodplain workshop this spring to alert their residents of the dangers of flooding and educate citizens

about the importance of the natural and cultural benefits of the floodplain, including recreation, water quality improvement, storage of flood waters and habitat.

Two important measures, currently under consideration at the State Capitol, could have a significant impact on floodplain management in Oklahoma. Legislation originating in the House of Representatives (formerly HB 1949, authored by Rep. Larry Rice, Senator Kevin Easley and Rep. Ray Vaughn) would facilitate the appropriation of \$1 million for the Oklahoma Flood Hazard Mitigation Account. This legislation, which would provide the necessary funding for small communities to purchase repetitively flooded structures, is important because it provides a fund and system through which the State of Oklahoma is responsible for its own mitigation efforts, rather than through federal hand-outs.

Another noteworthy bill under deliberation is HB 1329, authored by Rep. James Covey, Rep. Purcy Walker and Senator Kevin Easley. This legislation, allowing boards of county commissioners and/or floodplain boards to charge up to \$500 for services provided under the Oklahoma Management Act, authorizes the OWRB, boards of county commissioners and municipal governing bodies to establish "reasonable fees" up to \$500 for administrative services -- related to administration of floodplain development permits and related tasks -- provided to citizens, consultants, insurance agents, engineers and others under the Oklahoma Floodplain Management Act. These fees would assist communities in recouping the often substantial costs associated with local floodplain management tasks.

Finally, I encourage you to check out the web site of the Oklahoma Floodplain Managers Association at [www.okflood.org](http://www.okflood.org). The site offers excellent information regarding ongoing floodplain management activities in the state.

## Flood Map Ordering Made Easy

The Federal Emergency Management Agency has announced that their Map Service Center now offers on-line ordering and payment of community floodplain boundary maps for business customers. This much-needed "e-commerce" service completes the first phase of FEMA's mapping modernization effort, initiated last year.

Individuals wishing to purchase flood maps and related products for personal use and fee-exempt federal, state and local government agencies will be able to place orders on-line by this summer. In the meantime, they are encouraged to call MSC Customer Service at 1-800-358-9616.

The FEMA Map Service Center Flood Map Store, available at [www.fema.gov/MS](http://www.fema.gov/MS), features interactive map search capabilities. Consumers may order the map of their choice through entering either the street address, map panel number or community number.

## Cities, Towns Asked to Assess Flood Mapping Needs

More than 19,000 communities use flood maps produced by the Federal Emergency Management Agency (FEMA) to assess the flooding risks assumed by countless citizens residing within or near the nation's designated floodplains. To counter potential problems caused by obsolete or inaccurate flood maps, the agency is asking the nation's floodplain officials to assess and document their community mapping needs. Flood Insurance Rate Maps (FIRM's) are a vital facet of the National Flood Insurance Program (NFIP).

Local floodplain officials in Oklahoma are encouraged to review their flood hazard maps and contact James Orwat, with FEMA, 940-898-5302 to submit their mapping needs. Mr. Orwat can also provide communities with additional information and a worksheet, as well as guides that assess and document mapping requirements.

FEMA's ongoing Flood Hazard Mapping Modernization Plan strives to identify flood hazard mapping needs, maintain a national inventory of needs, and prioritize those needs so that maps can be updated as funding becomes available. FEMA has categorized mapping needs into two types: 1) maintenance needs are non-technical in nature and consist of the addition of streets and street names, elevation reference marks, alignment of map panels, addition of Letters of Map Change, conversion to a countywide map format and integration of corporate limit changes; and, 2) flood data update needs are technical in nature and consist of modifications in the hydrologic and hydraulic conditions affecting a community. If more than one flood source in a community is in need of update, an additional data collection worksheet will be needed for each flood source.

The stated goals of FEMA's mapping program are to ensure that all flood-prone communities have accurate NFIP maps that provide the necessary level of detail for community planning, floodplain management and mitigation activities; increase community involvement and responsibility in maintaining flood maps; increase public accessibility to the maps and related flood hazard data; enable easier and more timely map revision; increase public awareness of floodplains and the need for flood insurance; and encourage the creation of data-sharing partnerships between federal, state and local governments.

## March, May Get Flood Month Pronouncements

To promote the availability of state and federal assistance through the Federal Emergency Management Agency's National Flood Insurance Program (NFIP), as well as the awareness of flood dangers, Governor Frank Keating recently declared March 2001 as Flood Insurance Month and May as Flood Awareness Month.

"The Governor's proclamation provides the OWRB, insurance companies and emergency management

organizations with a valuable opportunity to spread the word on the availability of relatively inexpensive flood insurance," said Duane Smith, OWRB Executive Director. "Because we experience so many damaging flooding events in April and May, now is the time for those citizens who reside in designated floodplains but do not currently possess a flood insurance policy to discuss the need for protection with their insurance agent."

The NFIP assists Oklahomans by making flood insurance available at affordable rates and helping communities make wise decisions concerning floodplain use. To be eligible for flood insurance, participants must establish a floodplain board, recognize floodplain boundaries and restrict development in those areas. Such strategies typically result in reduced federal outlays to mitigate flood damages. The OWRB is the state agency designated to coordinate the NFIP in Oklahoma in a cooperative partnership with the Oklahoma Insurance Commission, Oklahoma Department of Civil Emergency Management and the Oklahoma Floodplain Managers Association.

Less than 13 percent of all homes or structures in the state that lie in the 100-year floodplain are covered by flood insurance, according to Ken Morris, OWRB state floodplain management coordinator. "It is disheartening that relatively few people have taken advantage of the benefits afforded through the purchase of flood insurance, especially since it is so inexpensive and offers such comprehensive protection against one of our most common natural disasters," Morris said, adding that in the last decade, severe flooding episodes have occurred in Oklahoma about every two years.

Similarly, Flood Awareness Month, in May, will provide an opportunity for the OWRB to remind Oklahomans of the numerous dangers posed by flooding -- especially the hazards of driving into flooded roadways -- and of the various flood safety procedures required to protect their lives and livelihoods. Historically, the greatest number of flood disasters in Oklahoma have occurred during the month of May.

"More people drown in their cars than anywhere else," Morris pointed out. "Currents can be deceptive; just several inches of moving water can pick up or even overturn a vehicle. We really want to stress the potential dangers of not heeding road barriers or driving into flooded roadways."

For more information on the NFIP and flood protection and mitigation procedures, contact Ken Morris, of the OWRB's Planning and Management Division, at 405/530-8840.



*Flood Awareness Month, May 2001, provides an opportunity for the OWRB and other state organizations to educate Oklahomans about numerous flooding dangers, including driving into flooded roadways.*