

FLOOD CURRENT



Staying the Course on Partnerships, Training



Mike Mathis
State Floodplain Coordinator, OWRB

The Oklahoma Floodplain Managers Association's 14th Annual Conference, held last month at Western Hills Lodge, was an overwhelming success. A valuable partner of the Water Board and one of the organizations targeted by the agency in our alliance-building strategy, OFMA continues to make giant strides in promoting floodplain management in Oklahoma. More than 150 floodplain managers from across the state attended the meeting and each earned 12 continuing education credits.

Lonnie Ward, Oklahoma's FEMA representative, who was reassigned to a similar position in Texas, was recognized at the meeting for six years of service to OFMA. We will certainly miss Lonnie's professionalism and leadership. We are lucky that Jack Graham, a long-time OFMA member and one of the state's first certified floodplain managers, will assume Lonnie's post. The transition should be seamless as Jack, like Lonnie, demonstrates wide-ranging knowledge of floodplain management issues in Oklahoma. And both men recognize the extreme importance of consistent and quality training programs for those involved in community land use planning, especially in crucial floodplain areas.

As 2004 comes to an end, I think most in the floodplain management community would agree that the legislation and new law requiring continuing education of floodplain administrators was the most significant event of the year. The OWRB has begun the rule-making process for floodplain manager accreditation and we encourage your suggestions and comments. Training and continued education is the key to responsible floodplain management at the local level. Our individual success in this discipline, as with all endeavors in our own lives, is dependent

upon continued expansion of our personal knowledge and experience. It's just common sense.

I also want to thank OWRB staff for their continued hard work this year. Our people have worked diligently to complete the many targeted Community Assistance Program visits that ensure local compliance with NFIP regulations. In this regard, we depend upon community officials to maintain their program administration records and ensure that flood damage prevention ordinances remain current and enforced. Also, as we inventory repetitive loss structures in Oklahoma, we appreciate their assistance in providing staff with their local knowledge of individual properties and county records.

Finally, I want to remind you that the OWRB's upcoming training class, "Managing Floodplain Development Through the NFIP," is scheduled for January 10-14, 2005. Please call Rhonda Bowers at 405-530-8800 to enroll; class size is limited and the class fills quickly. I encourage all floodplain managers to take advantage of this excellent training opportunity.



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Know the Facts

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Prepare

Be safe, be smart—be ready when the floodwaters start to rise.
[Know the Facts](#)



Participate

Is your community working with the NFIP to reduce flood losses?
[NFIP Resources](#)



Protect

Don't suffer devastating financial loss due to floods.
[Insurance Center](#)



Agents

Enhance your marketing efforts by distinguishing yourself as a flood insurance expert. Begin today and participate in our new, interactive Agent Co-Op and Referral Programs, designed For Agents Only.

What's your flood risk? How does flood insurance protect you? Discover the answer to these and other questions at www.floodsmart.gov, a Web site designed by the Federal Emergency Management Agency (FEMA). The site, directed primarily at property owners and renters in flood-prone areas, presents basic information about floods and flood insurance, including the National Flood Insurance Program (NFIP). Visitors to the site can also access tools to help them estimate their flood insurance premiums and find a local flood insurance agent.

Flood Insurance Q & A

Who can purchase flood insurance?

Anyone in a community that participates in the National Flood Insurance Program (NFIP) can purchase building and contents coverage against flood damage (with only a few exceptions) from any private insurance agent.

When is the best time to obtain flood insurance coverage?

Now. There is a 30-day waiting period for flood insurance to become effective. However, if flood insurance is purchased in connection with a mortgage loan, there is no waiting period.

What is a Special Flood Hazard Area (SFHA)?

These are the areas with the highest risk for flooding, shown on Flood Insurance Rate Maps as Zones A E, AO, AH, or V. Over a 30-year mortgage, homes in these zones have a 26 percent chance of being flooded.

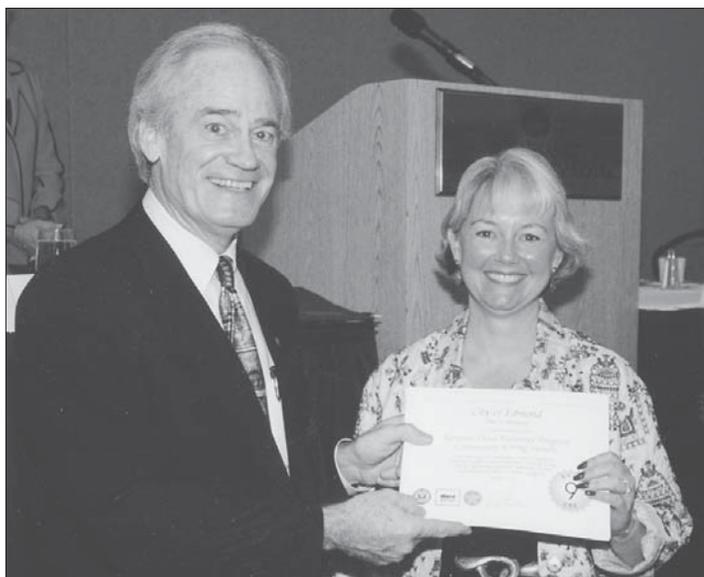
How do you know if a building is in a SFHA?

Flood maps depict darkly shaded areas as high-risk flood areas. Check with your local floodplain official to confirm your property's flooding risk. To order copies of flood maps, visit www.fema.gov. Lenders are required to notify borrowers if flood insurance is required as a condition of a mortgage loan.

Rains Swamp Muskogee



Ducks swim in floodwaters left in the wake of torrential rainfall that occurred during late October in the Meadows Addition in the south part of Muskogee. Some areas of the community reported more than seven inches of rain, inundating roads and houses throughout Muskogee and resulting in the worst flooding in more than 20 years. The inset photograph demonstrates that floodwaters reached higher than mailboxes in the community.



Mike Melton, of the OWRB, presents a Community Rating System (CRS) certificate to Nancy Kennedy, Stormwater Utility Director for the City of Edmond, at the Oklahoma Municipal League Awards Breakfast, held August 20 in Oklahoma City. The certificate denotes "Class 9" status, which allows Edmond residents a five percent flood insurance premium discount based on local implementation of mitigation, outreach, and educational activities that go well beyond minimum NFIP requirements.



<p>Water weighs 62.4 lbs. per cubic foot and typically flows downstream at 6 to 12 miles an hour.</p>	<p>When a vehicle stalls in the water, the water's momentum is transferred to the car. For each foot the water rises, 500 lbs. of lateral force are applied to the car.</p>
<p>But the biggest factor is buoyancy. For each foot the water rises up the side of the car, the car displaces 1,500 lbs. of water. In effect, the car weighs 1,500 lbs. less for each foot the water rises.</p>	<p>Two feet of water will carry away most automobiles.</p>